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"MAKERS OF AMERICA"

ROBERT MORRIS

BY

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NEW YORK

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PREFACE.

IN this book I have reduced into a current narrative the most essential information about the life of Robert Morris which is contained in "The Financier and the Finances of the American Revolution" (Dodd, Mead & Co., 1891).

The reader who desires more detailed information on either branch of the subject, or who desires to know the authorities for the statements made, may consult the larger book.

W. G. SUMNER.

JULY, 1892.

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MORRIS'S BIRTH, YOUTH, AND ENTRANCE INTO PUBLIC LIFE.

ROBERT MORRIS.

CHAPTER I.

Morris's Birth, Youth, and Entrance into Public Life.

Robert Morris was born January 31, 1734. He was the son of a Liverpool merchant, and was born in Liverpool. He was sent to Philadelphia when fourteen years of age, and placed in the mercantile house of the Willings. His father came to America, and had a residence at Oxford, on the eastern shore of Maryland. The father died in 1750. He had been making a visit to a vessel, on leaving which a salute was fired in his honour. He was wounded in the arm by the wadding of the gun, and the wound caused his death. He left nearly all his estate to Robert, Jr. The personal property was nearly $7,000. Mention was also made in the father's will of some real estate.

In 1754 Robert Morris and Thomas Willing formed the firm of Willing & Morris, which took the place of the older house. The reconstruction of the firm indicates an infusion of youth and enterprise. Morris was especially characterized during his whole life by a spirit of sanguine enterprise quite beyond the fashion of his day.

As a young man he made several voyages as supercargo. There is a story that he was once captured by the French during the Seven Years' War, and being destitute of money, earned enough to return home by repairing a watch.

He was married on the 27th of February, 1769, to Mary White, daughter of Col. Thomas White, and sister of the first bishop of Pennsylvania of the Protestant Episcopal Church. She was then less than twenty years old. She was considered one of the belles of Philadelphia, and is always mentioned with high honour whenever we meet with any reference to her.

Morris signed the non-importation agreement of 1765, and was on a committee of citizens who forced the stamp distributer of Pennsylvania to desist from the administration of his office.

He does not seem to have been one of the early and prominent whigs. In June, 1775, he

was appointed on the Committee of Safety of Pennsylvania. The most important function of this body at that time was to import arms and ammunition, which it was necessary to do in secret. He was on the sub-committee which was especially charged with this duty, because he, as a merchant, had the best opportunities for executing it.

In October he was elected a member of the Assembly of the Province, and in November was appointed by them one of the delegates in the Continental Congress. Being a member of these three bodies at the same time, we are not surprised to find him declaring that his time was occupied with public affairs to the injury of his private business.

The Assembly of that winter was the last one that ever sat under the old Penn charter. Morris was not a very active member of it. During the autumn and early winter he devoted himself chiefly to the work of the Committee of Safety. After he became a member of Congress, he was absorbed in the work of that body. He was appointed a member of the Secret Committee, and also of the Committee of Secret Correspondence. The former of these was a committee for importing

arms and ammunition on behalf of Congress; the latter was a committee for maintaining correspondence with any persons or powers who might be willing to assist the revolt, as well as with the agents of Congress abroad.

The advertisement in the newspapers by the firm of Willing, Morris & Co., even as late as 1784, shows that they carried on a business of a very diverse and comprehensive character. They offer for sale all the heterogeneous commodities of a country store. Their business was that of general importers and dealers, and they brought to the market of Philadelphia any products of the wide world which were there in demand.[1] They therefore bought and sold bills of exchange, and in the absence of banks, did all that branch of banking and exchange business.

It was as a merchant and banker that Robert Morris was useful at the beginning of the Revolution. Contracts were made with him, as with many other merchants at the time, to make voyages, the object of which was to exchange American products for arms and munitions of war. These contracts were of different form, but in

[1] Mr. Paul Ford informs me that he has found such advertisements in which slaves also are offered for sale.

general they carried a guarantee or insurance by Congress against the loss of the ship and cargo, or a merchant who imported a cargo of munitions of war received a license to export American commodities of equivalent value, at a time when the exportation was otherwise forbidden. Morris was also employed as a banker, to buy bills of exchange when the same were needed by Congress, or to buy hard money when it was necessary to have such.

Morris was one of those who hesitated about the Declaration of Independence. During the winter of 1775–1776 he expected that some plan of reconciliation would be presented, which would be satisfactory, although he believed that any such scheme must contain a substantial redress of the grievances of which the colonists complained. When the Howes came out, in the summer of 1776, with a commission to treat for a reconciliation, he was one of those who insisted that they should be heard. He voted against the resolution in favor of independence on the 2d of July, and absented himself on the 4th. He signed the Declaration, however, on the 2d of August, with the other members of Congress, after it had been engrossed. Probably he had made up his

mind in the interval that the Howes had no offer to make which could be entertained. Moreover, Pennsylvania underwent a revolution in July. A convention was called, under a resolution of Congress of May 10, that the States should reorganize their governments to fit the circumstances of the time, and a new constitution was made.

In November, 1776, Morris was elected a member of the first Pennsylvania Assembly under the new constitution. This constitution was no sooner adopted than it produced a great dissension in Pennsylvania. A very large portion of the population were very much attached to the old Penn charter, and there were novelties in the new constitution which were regarded with great dissatisfaction. Two parties were at once formed, one of the friends, and the other of the enemies of the constitution. The former were called Constitutionalists, and the latter Republicans. The strife and animosity of these two parties for the next fifteen years has scarcely been equalled in our history. It had important effects on the history of the Union, and upon the personal career of some of the most important public men of the country. The dissatisfaction

with the constitution was so great that the Assembly elected under it could hardly organize, and did not in fact set about its work with energy until Congress threatened to assume the direction of affairs in Pennsylvania, in December, when it was expected that the English might enter Philadelphia.

Morris seems to have taken scarcely any part in the proceedings of the Assembly. He was in fact fully absorbed in the work which had been put upon him as a member of Congress. In December, Howe had marched across New Jersey without meeting with any important opposition. It was expected that he would cross the Delaware and advance to Philadelphia. Washington's army had dwindled to about three thousand men. Under these circumstances Congress somewhat over-hastily fled to Baltimore. There was great terror in Philadelphia. The people were moving away, and the city appeared deserted. A committee of Congress was left behind to attend to affairs at Philadelphia. Of this committee Morris was chairman, and the really active and responsible member. During December and January he may be said to have carried on all the work of the Continent. He prepared the ships

which belonged to the public for sea, in order to save them from capture. He managed the accounts of the committees; he provided Washington with sums of hard money which were imperatively needed for secret service, and as bounty, to persuade the soldiers to stay beyond the time of their enlistment; he received letters from Silas Deane in Paris, in regard to supplies which had been sent from France, and in regard to supplies which had not been sent to Deane for his support. He took charge of cargoes which arrived, and informed Washington what goods were thus placed at his disposal. He wrote long and full reports to Congress of his proceedings, and long letters of information to Washington and to Deane.

Of the three great crises of the Revolution, — the attack on Trenton, Burgoyne's surrender, and Cornwallis's surrender, — the first, and perhaps most important, occurred at this time. We can clearly see that Washington, for the manœuvre which he executed at Trenton, really had no support from anybody but Morris.

When Howe took Philadelphia in September, 1777, Congress adjourned to York, where it continued its session during the winter of 1777–1778.

The only very important effect of the occupation of Philadelphia was that Congress, being thus dislodged from its seat, lost prestige. Its number dwindled to eighteen or twenty. Its existence was easily forgotten. The union of which its members were the representatives declined in strength, and lost definiteness in the public mind. The administration lost in efficiency, although it had no efficiency to spare. The work of getting out cargoes of American products to be sold in Europe as a means of buying powder and arms — the work in which, as we have seen, Morris was particularly active — was suspended and at length given up. Morris withdrew to an estate which he owned, called Manheim, about ten miles north of the city of Lancaster. We have letters of his which show that he was very much dissatisfied with the course of public affairs. He had begun to urge, from the first year of the war, that Congress should employ competent executive officers upon proper salaries. He urged this as a measure of economy and efficiency in administration. We do not know of any one who at that time seconded his efforts in this direction. Congress was under the influence of a number of prejudices in respect to civil liberty, human rights, etc., — prejudices

which had been developed by the colonists in their strife with Great Britain. It was also accustomed to the methods of administration which were customary in the towns and in the colonies. The fashion of doing business by committees had grown up in the colonial administration as a device for limiting the power of the executive government. Congress therefore pursued this method of administration, and discharged the executive function by means of committees. The effects were most unfortunate; worst of all, however, in the Department of Finance.

During the winter of Valley Forge Congress sent a committee to visit the army and urge Washington to make an attack upon Howe in Philadelphia. Morris was a member of this committee. Washington, however, was in no position to take the offensive. He could only wait and wonder, while he rejoiced that Howe should spend his time in the city in frivolity and idleness. A grand attempt was made, however, to reform the administration of the American army, and to put a stop to the waste, extravagance, and negligence which reigned there. All this, together with the party divisions in Congress, which now began to be very intense, seemed to Morris to be so

much neglect or hindrance where he thought that all else should be laid aside in order to devote all available strength to an energetic prosecution of the war. It seemed to him that the quarrels about liberty and rights could be settled after peace and independence had been won.

This winter was also marked for him by the unhappy consequences of the misbehaviour of his half-brother Thomas. This brother was seventeen years younger. Robert had taken the position of a father to him, and had sent him to Europe in order to remove him from bad associates and break up habits of dissipation into which he had fallen. When the war broke out, Thomas was made agent of Willing & Morris for the sale of the cargoes shipped to France, and was also made commercial agent of the United States at Nantes. His habits of dissipation, however, had not been broken, and in 1777 they became a public scandal. Robert Morris made the great mistake of trying at first to support this young man against Deane and Franklin when they tried to displace him from his public office. Robert committed himself to an insulting reference to Franklin, whom he in effect charged with trying to displace

Thomas in order to put his own nephew, Williams, in the position. No doubt it was a great advantage commercially to Robert Morris to have his brother in that position. The fact cannot be doubted that all the men of the period, with very few exceptions, were taking advantage of all the opportunities of private gain which the current of affairs offered them, and the jealousies and rivalries of merchants enter in no small degree into the struggles of policy. Robert Morris had a more commanding and powerful position in public affairs than any other merchant. He incurred a great deal of suspicion and animosity on this account. He had the reputation, in his day, of pursuing gain as a merchant with very great ardour. The public position which he occupied gave him great opportunities. A confidential agent at Nantes, who was a relative of his own, made his position entirely different from what it was after Williams was made commercial agent.

When he recognized his error he made a very ample apology for it to the President of Congress. Thomas Morris died in February, 1778. His papers were sent home, and were delivered by order of Congress to Robert Morris, who prom-

ised to adjust the account and pay any indebtedness of Thomas; but we hear of these papers and of the operations of the Secret Committee of Congress connected with them, as a fruitful source of trouble until the end of Robert Morris's life.

PARTY STRIFE IN WHICH MORRIS WAS INVOLVED.

CHAPTER II.

PARTY STRIFE IN WHICH MORRIS WAS INVOLVED. — SILAS DEANE. — AGENCY OF THE COMMITTEE OF COMMERCE. — THE SHIP "FARMER." — ATTEMPTS TO ENFORCE LEGAL TENDER AND EMBARGO. — MORRIS'S WEALTH. — HIS POSITION ON PAPER MONEY, EMBARGOES, AND CONFISCATION. — THE SITUATION IN 1780. — APPEALS TO FRANCE. — MISSION OF JOHN LAURENS AND ITS RESULTS.

ROBERT MORRIS'S term of service in Congress ended November 1, 1778. The constitution of Pennsylvania provided that no delegate should sit for more than two years without interruption. He had been a member for two years since that constitution was adopted. He was immediately elected a member of the State Assembly, where he took a very active part during the winter of 1778–1779.

During that winter the party divisions in Congress became much more intense, and they centred about the rights and wrongs of Silas Deane. After the system of obtaining supplies from Europe by way of commerce was abandoned, the depen-

dence of the United States for supplies was on loans or gratuities from France, for Congress had no domestic revenue. It was printing and issuing continental notes, which were depreciating in value as their amount increased. Deane had been sent to France in the summer of 1776 under the guise of a merchant, and had exerted himself there, as he thought, with great success, to obtain and ship supplies, and he had made promises on behalf of Congress that products of the United States, especially tobacco, should be shipped to France in payment for them. He had also sent a great number of officers to the United States, who were supposed to possess all the secrets of the art of war, but who did not possess a knowledge of the English language. The contracts under which they were sent with respect to rank and pay were very onerous. Congress was unable to fulfil them. Deane was betrayed into these contracts by an excess of zeal. He not only thought that these persons were capable of rendering very valuable assistance, but he also was led to believe that they, through connections at court, etc., could bring very great influence to bear in favour of the United States. He also thought that he had contributed very efficiently to the formation of the alliance.

He was summoned home in December, 1777, and came out with the French fleet in the following spring. An account of the expenditures in Europe was demanded of him. Congress had been given to understand, chiefly through private letters of Arthur Lee to his brother, that there was a great deal of fraud and peculation in Europe, and that while France was advancing money, the agents of the United States, in collusion with French speculators, were stealing and wasting it. Deane had not brought with him books and papers with which to explain the expenditures. He always claimed that the summons home which he received contained no reference to any wish on the part of Congress that he should bring anything of the kind, but that he understood that he was to explain the political situation. A year was spent in fruitless strife and pretended investigation of this matter. There never was any investigation leading to a reasonable decision, but the matter was treated as a party contest.

Robert Morris, although he was not in Congress at the time, was understood to be one of Deane's friends, and the party division over this matter affected his relations with men and affairs for many years afterward. He had been one of the

committee which sent Deane to France, and therefore no doubt felt a friendly interest in him. He had also been engaged in commercial enterprises with Deane. It was on account of these last that he was drawn into the controversy about Deane. In December, 1778, Deane's patience was exhausted. He published in a newspaper an appeal to the people. This step was considered in those days in the highest degree reprehensible. Congress considered itself insulted; for whatever its weakness and inefficiency, it never lacked a disposition to exact respect and deference. Deane, however, succeeded in winning attention to his case, and a newspaper war arose over it.

One of the leaders in this war was Thomas Paine. He was secretary of the Committee of Foreign Relations, which had superseded the Secret Committee and the Committee of Secret Correspondence, since the necessity of secrecy had been removed after an open state of war came to exist. In this office Paine had read the despatches of Arthur Lee. In his newspaper letters he used the facts which had come to his knowledge through his office, about the subsidies granted by France, and he construed all the facts according to the colour which had been given to them by Lee.

In Deane's reply he evinced the greatest astonishment, which was no doubt sincere, at this construction of the facts, and he was bound by his duty as an ambassador, not to enter upon a public discussion of acts of the French government which had been confidential and secret. The French ambassador, in fact, compelled Congress to repudiate Paine, and to deny his statements about aid given by France before the treaty of alliance was formed. Paine was compelled to resign. This, however, set him free, and he returned to the newspaper war with greater vigour than ever. He denounced Deane and all who had been connected with him, charging them all with corruption and abuse of public trust. Next to Deane, he directed his attack against Morris, whom he charged with having received public funds to be used in the commercial operations which have been described, for which he had never accounted. To this Morris replied that the transactions were not yet closed; that he had made temporary settlements, and had set matters in train for a final settlement so soon as it should be possible.

It will be seen that this matter pursued Robert Morris all his life, and that it ended in a way which cannot be considered satisfactory to him or his

friends. It is therefore important to apprehend correctly the case as it stood. Congress provided selected individuals with funds, that is, continental paper money, with which they bought commodities for export; and they were to account for the money, either by the proceeds which were to be paid over to the agents of Congress in France or in the West Indies, which proceeds would be subject to the order of Congress, or by the return cargoes of supplies needed by Congress. Besides all the risk that the ships might be captured by the enemy, there was the difficulty of adjusting the expenses of the voyage, the commission of the merchants, and the value of the goods obtained. The returns were necessarily made in a roundabout way, in order to avoid the enemy's cruisers, involving sometimes two or three transshipments. There was no system for regulating and expediting the transshipments. Invoices were neglected or lost; often, by the very nature of the case, none could be made, because secrecy must be observed. The goods were often put in warehouse, and their existence forgotten at some port in France or in the West Indies. When the ships approached the American coasts, they were forced to run in at any port where they found a chance. Receipts for

the cargoes could not be obtained, because there was no responsible agent at the port, and no other person would incur responsibility. The mails were very slow and uncertain, causing reports and orders to be long delayed. If any goods were landed, they were eagerly seized, delivered out, and put to use without any accounting. All this took very long time, and made the transactions spread over years. During that time the currency was depreciating, the administration of the treasury was changing, and throughout the whole there was a lack of business method and a neglect of proper guarantees which to a modern business man would seem incredible. Two things resulted: there was great opportunity for fraud on the part of those who were intrusted with public money, and any one who accepted this trust risked his interest and reputation in an undertaking which it was not possible for him to control, so as to bring it to a conclusion which would be demonstrably true and just to himself and the public.

In January, 1779, a charge was made against Morris in Congress that he had put goods belonging to Willing & Morris on board the ship "Farmer," which was despatched from Baltimore on public account. Upon Morris's demand, an in-

vestigation was held. He was exculpated, and Jay, as President of Congress, wrote him a formal letter of thanks. It was held that the Committee of Congress had employed him in order to give to the enterprise the colour of a private transaction. The evidence, however, showed that there were goods of Willing & Morris on board the ship.

The depreciation of the continental currency in the year 1779 was very rapid. This meant, of course, that prices advanced to enormous figures. This produced great popular rage against people who were alleged to depreciate the currency by raising the prices. Then, too, as the currency depreciated, everybody was eager to part with it for goods which were held for the advance in price, that is to say, in order to guarantee one's self against the decline in the currency. This buying and holding for a rise was called engrossing or forestalling, and advancing the prices was called monopolizing. These proceedings were speedily declared criminal by the different legislatures, under the recommendation of Congress; and various acts were passed to prevent them, such as compelling a person who had a stock on hand to part with it at a price fixed by law.

The popular temper showed a great deal of

bitterness in connection with the rise in prices and its attendant phenomena. Perhaps this bitterness was greater at Philadelphia than anywhere else. On the 25th of May, 1779, a public meeting was held at that city, at which inflammatory speeches were made, and extravagant resolutions were passed. It was perhaps one of the inevitable consequences of the Revolution that the popular notions about the supremacy of law and due respect for constituted authority should have become incorrect. A committee was appointed at this meeting which was endowed with such authority by a mass meeting as to threaten property and personal rights, and no notice whatever was taken of the authority of the State or of Congress. The committee was to proceed under direction of the mass meeting and to report to it. It was charged with two important duties. The first was to establish a tariff of prices on the first day of each month, taking as a standard those of some months previous. The second duty was to investigate alleged cases of monopolizing by certain persons, of whom Robert Morris was named as the chief. This monopolizing consisted in buying the whole cargo of a ship and selling it at retail. In the course of the summer, as this popular attack

on Morris was prosecuted, all the bitterness of Paine's charges of the previous winter about the accounts of the old Commercial Committee was infused into this inquiry. While Morris treated the committee with courtesy and respect, he entirely evaded their purpose. He stated that the flour which had been bought by him, in connection with which they charged him with engrossing and buying above the legal tariff, had been bought for the French fleet; and when they addressed their inquiry to Holker, the French agent, he declined to be responsible to anybody but Congress.

The culmination of all this popular agitation, which seems to have been embittered still further by a sense of failure and defeat, was the Fort Wilson riot of October 4. A mob made an attack on the house of James Wilson, and a formal battle took place. Morris is said to have been one of the defending party. Two bodies of militia, one at Germantown and the other at Philadelphia, found themselves ready to come to blows. At this point, however, the entire popular agitation passed away.

Thus the year 1779 was a very stormy one for Morris, and the effect of these charges against him was to represent him as a public enemy. On one

occasion women came to him to demand flour, saying that they had been told by the committee that he had it all locked up in his warehouse.

At the election in October of this year he was not returned to the Assembly. The year 1780 is the only one between 1775 and 1784 in which he was not in the public service. He was at this time engaged in privateering, in which it was said that he made great gains. An Englishman who was here at the time wrote: "Very large fortunes were made from nothing during this period, but this state of prosperity was not of long duration. In 1781 and 1782, so numerous were the king's cruisers and privateers that frequently not one vessel out of seven that left the Delaware escaped their vigilance. The profits on successful voyages were enormous, but it was no uncommon thing to see a man one day worth £40,000 or £50,000, and the next day reduced to nothing. Indeed, these rapid transitions were so frequent that they almost ceased to affect either the comfort or the credit of the individual. Flour shipped on board at Philadelphia cost $5, and produced from $28 to $34 a barrel in specie at the Havana, which is generally but a short run, and the arrival of one European cargo out of three amply repaid the

merchant; so that, notwithstanding the numerous captures, the stocks were continually full of new vessels to supply such as were lost or taken. In short, without having been upon the spot at that period, it is impossible to conceive the activity and perseverance of the Americans. There was scarcely a captain, or even common sailor, who had not been taken six or seven times during the war, nor a merchant who had not been more than once rich and ruined."

A French traveller wrote: "It is scarcely to be credited that amidst the disasters of America, Mr. Morris, the inhabitant of a town just emancipated from the hands of the English, should possess a fortune of a million and a half or two million dollars. It is, however, in the most critical times that great fortunes are acquired. The fortunate return of several ships, the still more successful cruises of his privateers, have increased his riches beyond his expectation, if not beyond his wishes. He is, in fact, so accustomed to the success of his privateers, that when he is observed on a Sunday to be more serious than usual, the conclusion is that no prize has arrived in the preceding week. This flourishing state of commerce at Philadelphia, as well as in Massachusetts Bay,

is entirely owing to the arrival of the French squadron."

The first-mentioned writer adds: "Mr. Morris has certainly enriched himself greatly by the war, but the house of Willing & Morris did a great deal of business and was well known in all the considerable trading towns of Europe previous to that period. Mr. Morris had various other means of acquiring wealth besides privateering. Amongst others, by his own interest and his connections with Mr. Holker, then consul-general of France at Philadelphia, he frequently obtained exclusive permission to ship cargoes of flour, etc., in the time of general embargo, by which he gained immense profit. His situation gave him many similar opportunities, of which his capital, his credit, and abilities always enabled him to take advantage. On the strength of his office as Financier-General, he circulated his own notes of Robert Morris as cash throughout the Continent, and even had the address to get some Assemblies, that of Virginia in particular, to pass acts to make them current in payment of taxes. What purchases of tobacco, what profits of every kind, might not a man of Mr. Morris's ability make with such powerful advantages!"

In October, 1780, Morris was again elected to the Pennsylvania Assembly. He took a very active part in its work during the winter of 1780–1781. The ideas upon which the people had acted since the beginning of the war had now been severely tested, and the devices which had been employed had produced bitter results. The attempts to give a forced circulation to paper money by terrorism and violence had had their natural result, to produce scarcity. The effect of the price tariff had been to drive goods out of the market. No one was willing to be a merchant if he might be compelled to sell at a price fixed by a committee of irresponsible persons, or under a law interpreted by such a committee. A man wrote to the newspapers to say that he bought a hogshead of sugar and sold it at a handsome advance, that is to say, in number of dollars; but when he went to buy more, the currency which he had obtained for the hogshead would buy only a tierce. He sold the tierce at a handsome profit in number of dollars, but the currency which he received for it would buy only a barrel. The business of a merchant was therefore very precarious, if he could be limited in the prices at which he might sell. If anybody carried it on, he

needed a large insurance rate to cover the risks which came from the law, as well as those which were in the business.

Another device of the times was embargoes. People reasoned with great simplicity that if things were scarce in Pennsylvania, it would be a good plan to forbid them to be exported; but the effect of this was to prevent them from being produced, and thus through scarcity to enhance prices still more.

Another most mischievous device was to obtain the supplies needed for the public service by a system of impressment, giving the owner a remuneration in paper money or certificates of indebtedness, at a price arbitrarily fixed by law. This caused people to hide their property or to dispose of it in such a way as not to be found with any in their possession which the impressing officer could even think that they might spare.

In 1780 it was no longer possible for Congress to issue paper money. At the end of 1779 the continental currency was worth, according to the admitted scale of depreciation, two and a half cents on the dollar, but was really current at a very much lower rate. In that year Congress had recourse to a system of specific supplies; that is,

the supplies which were needed for the army were apportioned between the different States, and were to be collected and delivered by them without the intervention of money. This system proved exceedingly cumbersome and wasteful. It imposed on the public officers the duties of transportation and exchange. The expenses of transportation were very great, and while a large supply of goods was spoiling at one place, a detachment of soldiers was naked or starving at another, perhaps not very far away.

The culmination of these difficulties and failures in the year 1780 threw upon all men who were capable of influencing public opinion the duty of endeavouring at last to persuade Congress and the State legislatures to abandon the notions which they had pursued so obstinately, to recognize their mistakes, and to adopt a system of efficient administration. The net result of the system which had been pursued had been to inflict very heavy burdens on the people, to destroy their enthusiasm, and to arouse their opposition, while scarcely anything was accomplished for the effective realization of public purposes. Morris, Washington, Hamilton, and others agreed that the faults and errors arose from inexperience ; but this inexperi-

ence was very obstinate, and had been very confident in its own judgment. The public men of the time truckled to public opinion, and feared unpopularity to a degree which modern men hardly understand. There were very few public men who could take a stand in favour of a view of public questions and defend it with courage and persistency in the face of the popular drift. This was especially noticeable in regard to taxation. All the American public men, without exception, made excuses for the indisposition of the people to pay taxes. They all seemed to think that it was good reasoning to say that the war was carried on to resist taxation, and therefore that it was not politic to tax the people to carry on the war. They thus in effect admitted what indeed was the truth, that the motive of the war was to resist taxation as such, and not simply to resist unjust or improper taxation. As a matter of fact, the colonies escaped taxation when they began to make war. If the whole thirteen were taken into account, it would be true to say that they paid less taxes between 1775 and 1789 than they did before 1775. The administration of the State governments, while they were revolutionary, was exceedingly weak, and the people took advantage

of this to avoid paying taxes. The collection of taxes was also very unequal, as between States and between counties and between individuals. If a man pays taxes, however, once, and knows that his neighbours have not paid, he will certainly try to escape the second time, so that inequality or favouritism in the collection acts with the greatest force to prevent collection as time goes on.

We must also not forget the proscription and persecution of the tories, and the confiscation of their property. This was generally carried out with rigour and cruelty. It introduced into the contest the features of a civil war, and of a civil war in which the opponents were neighbours. In the histories of this period the rights and wrongs of the tories are generally passed over either with neglect or with shame; but the truth is that the war was attended with a social convulsion and a displacement of classes in the American States which was extremely important. The social changes were of course connected with a very important redistribution of property. It was a very easy thing to persecute tories; they were very rarely active, and very rarely had recourse to violent measures. The English were extremely disap-

pointed in the number of tories whom they could recruit. They found the tories utterly dependent and waiting to be taken care of, but not at all disposed to meet their whig neighbours with arms in their hands. It was easy, therefore, to display patriotic zeal by persecuting them by mob methods. Then, too, in the general failure of financial resources, confiscation presented itself as an easy and productive resource. The malversation and peculation which went on in connection with it were enormous.

Morris was an opponent of paper money, of embargoes, of legal tender laws, and of the rigour against the tories. We have no speeches or writings of his on these subjects; but the record of his votes, and of his activity in the public assemblies of which he was a member, shows that he was conservative and moderate in all his views, and resisted the ebullitions of popular temper in his day. Many of the burning questions of the time, under the heads which have just been enumerated, came to a crisis in the Pennsylvania Assembly in the winter of 1780–1781. He exerted himself especially to secure the repeal of the embargo and the legal tender laws.

At the end of 1780 the leading public men

almost despaired of the struggle. The resources of the country were ample, and had scarcely been touched by the war. We have traditions of great suffering during the Revolution, and in the district which was for the time being the seat of military operations, the people were undoubtedly harassed and distressed to a considerable degree; but no district suffered in this way for any length of time. The burden was very fairly distributed, and the actual suffering which was endured by the people of the United States in the total struggle for their independence was very slight. The trouble was that the resources which existed could not be applied to the task. At the beginning of the war enthusiasm and good-will had done much to overcome the difficulties, but the people were now tired of the war, they regarded independence as assured, they wanted to devote themselves to their private interests, and could not be stimulated to zeal or energy. To the public men in positions of responsibility, it seemed that everything might be lost.

France was also very tired of the war. The expense of it was enormous, and her finances were hastening toward bankruptcy. She had entered upon the contest supposing that nothing more

would be necessary than to give a little encouragement to the colonies, or to distract the attention of Great Britain by attacking her elsewhere. She found herself, however, engaged in the enterprise as the principal, with the United States in the auxiliary or subordinate position. At the end of 1780 Vergennes was eager for peace on the basis that the parties should hold what they possessed. This would have given to England North and South Carolina and Georgia. That prospect created great alarm in America, but the project failed. England would not agree to the mediation by which it was hoped to bring it about. France therefore saw herself compelled to take up the task with new energy, and to carry the United States through to their independence by a more determined effort.

In November, 1780, Congress prepared a memorial to the King of France, in which they described their distressed condition, and begged for more assistance than they had hitherto received. Franklin, understanding the situation, had already opened negotiations of the same kind and with the same purpose, and by his efforts the French government was brought to a determination to grant larger subsidies and larger forces.

Two hundred thousand dollars were loaned, one million two hundred thousand dollars were given, and a guarantee of a loan of two million dollars to be raised in Holland, was promised.

In January Congress determined to send a special ambassador to France, to state the case and advocate the application of the United States. This determination was reached because they did not know or appreciate the efforts of Franklin. Col. John Laurens, one of Washington's aides-de-camp, a young man of about twenty-six years, was selected for this mission. He was an enthusiastic patriot, one of the most sincere and determined to be met with in the history of the war. He was also eager for military distinction. His name never occurred in the history of the war except under circumstances which called for admiration. He was not, however, at all fitted for an ambassador. He reached Paris in April. He bore an elaborate letter of instructions from Washington, in which the facts of the case were carefully stated and the gloomy apprehensions were explained and their causes stated.

He also bore a list of things in the way of supplies which Congress thought that they needed; among the rest, some silver-mounted dress-swords.

The line of argument which Laurens used to Vergennes was, that it was France which was to profit by the destruction of her rival England, — that America was helping to do this, and that therefore France, in her own interest, ought to grant to America the aid which she required. Vergennes repelled these arguments without entering into a discussion of them. He declared that Franklin's system of diplomacy was much more acceptable, and would be found much more effective. He protested against the demands which were presented in the list of articles, and Laurens was compelled to throw out a great many of the things asked for. The ship "Lafayette" had been fitted out with a cargo just before, and had been captured. It was now promised that she should be replaced, but a million dollars out of the subsidy of the year was retained for this purpose.

There was a ship at Amsterdam which the American commissioners in France had undertaken to fit out as a public vessel, but the expense was too great for them, and they sold the vessel to the King of France. It was rented to Commodore Gillon of South Carolina, who had purchased part of a cargo and placed it on board the vessel, which was now named the "South Carolina," for transpor-

tation to that State. Laurens probably thought that he was making a grand stroke when he engaged to pay the debt on this cargo in order to release it, and to buy other goods in Holland in order to fill the "South Carolina" and two other vessels which were to sail under her convoy. He obtained $470,000 in silver, which was placed on board a French frigate, and he returned with it to Boston in August. From there he hastened to Yorktown, where he was just in time to take part in the battle.

MORRIS BECOMES "SUPERINTENDENT OF FINANCE."

CHAPTER III.

MORRIS BECOMES "SUPERINTENDENT OF FINANCE." — HIS PLAN OF ACTION AND HIS EXERTIONS. — REASONS WHY HIS EXERTIONS WERE FRUITLESS. — FAULTS OF ADMINISTRATION AT HOME AND ABROAD. — WASTE OF RESOURCES IN HOLLAND.

AT the beginning of the year 1781 Congress was driven by the circumstances which have been described in the last chapter to the determination to supersede the board which had had the management of the treasury by a single competent officer. Robert Morris was regarded as the one man in the country for this office. He was elected to it on the 20th of February. The title given to the office was Superintendent of Finance, but for brevity he was generally called the Financier. When we realize the serious crisis to which all affairs, but chiefly those of finance, had come, we are very much surprised to find that he did not assume the duties of the office until the following June. This fact, however, may serve to give an

idea of the slowness or lack of promptitude with which all things were done. It would be the despair of a modern business man to have to conduct affairs with such lack of punctuality or of direct and prompt response as then prevailed.

Morris was in command of the situation. It no doubt flattered his vanity that all should turn to him in a moment of supreme crisis as the one man who was indispensable to the country. He had clear ideas of what was wanted and of what ought to be done. He also had very definite convictions about what was necessary to enable him to accomplish what he was about to undertake. He therefore set his conditions, and it was the negotiation over these, in part, which caused the delay. He was regarded as a very rich man, and he claimed to be such. He spoke of himself as entitled by his age and circumstances to ease and comfort. First of all, he refused to abandon his commercial connections, and demanded that if he took the office, it should be with a distinct understanding that he might continue his capital in the investments in which it was engaged, and he refers to these as if he had established partnerships for the use of his capital in commerce at different places and with different persons. He next demanded

that he should have the power of removing his subordinates, which he said he considered a prime condition of efficient administration.

Congress did not consent to these conditions without considerable opposition, especially to the second one. They were very tenacious of their power and authority, especially in the form of patronage. He insisted, however, and carried his point.

Another thing which caused delay was his desire to remain a member of the Pennsylvania Assembly until the legal tender laws should be repealed. In April the Assembly passed a law for another emission of paper money, and the attempt to repeal the tender law failed. Perhaps Morris despaired of carrying it. It was carried, and the embargo was repealed after he resigned his seat in the Assembly and entered upon the duties of his office as Financier.

At the same time he was charged by the State of Pennsylvania to purchase the specific supplies which that State was bound to furnish under the requisitions of Congress. The State paper money was put in his hands, but he undertook to restrict the issue of it as much as possible, and to buy the paper of other States with which to pay the quota

of Pennsylvania. He was therefore acting in a double capacity at the same time, — as the agent of the State and Financier of the United States, and he entered upon an operation in which he endeavoured to serve the interests of both by what were really book-keeping transactions, so as to keep down the paper money issues of the State.

There were two things which were favourable in the situation when Robert Morris took office as Financier: (1) The Articles of Confederation were finally adopted in March, 1781. This gave to the Union of the States a constitutional form and regulation. Congress ceased to be a revolutionary body, dependent for its authority entirely upon the assent which its individual measures and recommendations could obtain, and was endowed instead with authority under the due forms of constitutional order. (2) In February, 1781, Congress proposed to the States to amend the Articles of Confederation by giving to Congress power to levy uniform rates of import duty for the Union.

Morris was one of the first to recognize the immense importance of union between the States. For the financial reforms which he had in view, union was of the first importance. He was to be Financier *of the United States*. He was not satis-

fied to think of the United States simply as an alliance of independent States, which contributed at their good-will to a common treasury. He desired to be at the head of the treasury of a great confederated State, because it was evident that under no other circumstances could revenues be obtained in a manner to serve the necessities of the States in respect to their common interests. It also belonged to the same view of the case to consider it necessary that there should be federal taxes, providing a federal revenue by the independent play of federal institutions. There was only one kind of taxes which could give this revenue, and that was duties on imports. Great Britain had tried to levy such taxes, because they were the only ones which promised revenue cheaply and directly without bringing the tax-gatherer and the tax-payer face to face.

The lines upon which Morris planned to organize his administration of the treasury were, first of all, taxation under this form; then he proposed retrenchment; and thirdly, he relied upon loans and subsidies from France. These last he regarded as necessary to meet the strain of the moment, so far as it was excessive for the strength of the United States, before his other measures could be made effective.

When he entered upon his office in June, the only real resource which was put at his disposal consisted of bills of exchange drawn on the envoys of the United States in France, Spain, and Holland. It was not known, when these bills were drawn, that the envoys had succeeded in begging or borrowing anything, but the plan pursued by Congress was to draw these bills and sell them in the United States. The buyers forwarded them to Europe, where they were presented in due time to the American envoy, with a demand for payment. He had no means of payment at his disposal, unless he had succeeded in borrowing or begging from the government to which he was accredited. In the year 1781 John Jay succeeded in borrowing of Spain $150,000, but bills had been drawn on him for three times that amount. Adams, in Holland, tried to contract a loan in the open market, but did not succeed. All the bills drawn on these envoys were thrown back on Franklin in Paris, who was forced, by importuning the French government, to obtain means to meet them all, and even to pay the salaries of the ministers besides.

These bills Franklin described as drawn on the town pump; and he complained with some bitter-

ness of his Gibeonite office, to draw water for the whole congregation of Israel.

It was bills of this character which were handed over to Morris with which to carry on the treasury. Part of them were lost, because the ship on which they were sent was captured, and they were thrown overboard. The rest he refrained from using as far as he possibly could do so.

No sooner had he entered upon his office than he was called upon to provide the resources necessary for the most important campaign in the history of the war. Washington had long cherished a desire with the help of the French to dislodge the English from New York. The French regarded the enterprise as too difficult and expensive. Morris, of course, shrank from the enormous expense of that undertaking. It was then determined to march against Cornwallis in Virginia. Morris made a visit to the camp, in order to discuss this plan. He carried a few guineas with him; but when he found that the demands upon him for money far exceeded the amount which he possessed, he gave none to anybody, but brought it back. However, the movement was determined upon, Washington and Rochambeau joined their forces, and Morris undertook his share of the en-

terprise. The troops who came from the Northern colonies were exceedingly unwilling to go to Virginia; for it must be understood that the sentiment of common interest or common nationality was extremely weak. Their pay was in arrears. Morris was called upon by Washington to advance them at least one month's pay, in order to reconcile them to the demands made upon them. He was also called upon to furnish some driblets of hard money for secret service. He had taken the office of Agent of the Marine of the United States, in order to save expense, and it was to him that Washington wrote to provide the transportation for the army on the Chesapeake Bay. It also entered into the range of his duties at the time to provide for the transportation and delivery of the specific supplies at convenient points for the use of the army. Transportation was exceedingly expensive and slow upon land, and very uncertain upon water. He was therefore compelled to make transactions of exchange, giving flour and supplies in one place for the same things in another. Indeed, it would be difficult to describe the range of finance at the time, except by saying that what did not distinctly fall in the department of war or foreign correspondence was included in finance.

When the troops passed through Philadelphia, Washington had his quarters at Morris's house, and anxious consultations were held between them and the French officers and supply-agents as to ways and means. Morris asked the Frenchmen to lend him twenty thousand dollars. At first they hesitated; but when it was heard that the fleet of De Grasse had reached the Chesapeake, and it was known that there was money on board that fleet, this advance was made, under a promise that it should be repaid in three months. This promise was not punctually kept; but John Laurens arrived from France at Boston in August, with $470,000 in specie, as already stated; and from this money the loan was repaid.

There are many legends and anecdotes pertaining to this period in regard to the efforts which Morris made to beg or borrow a few hundred dollars, especially in the all-powerful hard money, from his friends and neighbours for the purposes of the United States. Many of them are no doubt apocryphal, but they may be taken to indicate that he did something of the kind. In the account which he rendered after the surrender of Cornwallis, he presented an item of twelve thousand dollars due to himself for money advanced. This

is the only item of the sort which appears in any of his accounts; and the legends that he advanced frequently large amounts of his own wealth for the public necessities may be rejected as unfounded. It would have been foolish and uncalled for, for him to do so. He gave his own credit, as we shall see, to bolster up that of the United States in great exigencies upon one or two occasions, but he never paid the bills of the United States out of his own pocket. He had such security for sums advanced by him as the United States gave at the time to any of its creditors. He no doubt obtained interest on his advances, and he had a salary of six thousand dollars a year, which was altogether the largest salary paid by the United States to anybody, the heads of the other departments having only five thousand dollars. The honour and merit of Robert Morris are sufficient, upon the basis of truth and fact, because he rendered efficient and faithful service and displayed zeal and devotion to duty. If he had played the patron of the United States, his position would have been unbecoming to himself and humiliating to the United States. Indeed, that rôle was never in his character. He was ambitious to win wealth, and his views of wealth were strictly matter of fact

and mercantile, not at all sentimental, or after the fashion of the Arabian Nights. There is especially a story which has often been repeated, that he advanced $1,400,000 for the expenses of the Yorktown campaign, or issued notes to that amount in some form or other involving his personal credit, for which story we have not been able to find any foundation whatever; and the largest issue of notes which he ever made for the United States, under the stress of a very great necessity, was only little more than half that amount.

The expedition of Laurens to France resulted, as has been stated, in the transportation of nearly half a million dollars in silver from France to the United States. This event was regarded with very great satisfaction by the public, by Congress, and also by Morris. Inasmuch as it provided that amount of cash in hand, and in Morris's hand, it was of course extremely useful; but specie was then far more plentiful in the United States than it ever had been before. Both the French and English armies were spending large sums in specie in the United States. On the downfall of the continental paper, this specie came into circulation. It did not, however, come into the treasury of the United States, and that difference

was just the important one which the importation of the French specie overcame. Beyond this, however, Laurens's expedition to Europe only did mischief. We have seen that the French had granted the subsidy and the loans before Laurens arrived, upon the solicitation of Franklin. It was part of this money which Laurens brought back. He also sent his subordinate, Major Jackson, to Holland, with another million and a half of French livres, which were to be put on board the "South Carolina" frigate, and instructed him to buy other supplies in Holland, to fill out the cargo. These supplies were to be paid for by Franklin, and the latter amount of specie was also to be taken from the loan which he had obtained. Franklin had supposed that the specie and the goods from Holland were to be paid for out of the loan which was to be raised in Holland, under the guarantee of the King of France. When he learned that that loan had failed, and that all this expenditure was to come out of the fund on which he relied to pay all the bills of exchange which had been drawn, he ordered the specie brought back from Holland, and refused to pay for the goods, although he was at last forced to do it. At length, after great delays

and an amount of mismanagement which it is difficult to understand, the "South Carolina" frigate departed, leaving the goods behind. She arrived in South Carolina in the following spring, and these goods did not reach America until September, 1782, nearly a year after Yorktown, and within a few weeks of the signing of the preliminary treaty of peace. Then the goods were found to be of extremely poor quality, and Morris was obliged to sell a large part of them for what they would bring, in order to meet the desperate necessities of the moment for money.

To return to the year 1781. In this first year of his administration Morris displayed an energetic and eager spirit of enterprise, reaching out in every direction with plans and projects which he thought would answer his purposes. He found that the bills sold by the French army agents competed with those sold by himself, and he succeeded in bringing about an arrangement by which he was able to sell both together, and so to prevent undue depression of the rates in dollars at which he could sell drafts payable in France in livres. He also undertook the purchase of supplies for both armies, the French and the American, as a measure of

economy. Another plan upon which he built great hopes was the importation of specie from Havana, or directly from Mexico. This specie belonged in the first instance to the government of Spain. He had sanguine expectations, such as were entertained by Congress at the time, that Spain could be persuaded to make large loans of money to the United States, and he desired that these loans should come in the form of specie, which the Spanish government might order sent directly to the United States. If this plan did not succeed, he had another one. He hoped that Spain, being fearful of the risks of capture, in transporting the silver to Europe, might deliver it to the United States and receive pay for it in Europe, out of the subsidies granted by France. He prosecuted this enterprise with great zeal during the summer of 1781. He wrote long despatches to Jay to stimulate his zeal, and to provide him with facts and arguments which might have effect upon the court of Spain. He also fitted out a vessel to go to Cuba and execute this errand; the vessel, however, was captured. Spain refused the loans, and refused the proposed negotiation, and the whole enterprise resulted in a loss.

The last resource to which he must always return, and the only one which could rationally be depended upon to pay the public expenses of the United States, was taxation. If the people of the United States wanted to be independent, they must pay for it, and fight for it. When appeal after appeal was addressed to France, the French minister replied, sometimes in terms of the most direct remonstrance and humiliating rebuke, that the people of the United States were forcing France to do the fighting and the paying. The French people were under very heavy taxation, and the people of the United States were under very light taxation, or none at all. The French had seven thousand regular troops at Yorktown, and the Americans had only fifty-five hundred Continental troops. They had besides, it is true, thirty-five hundred militia, but, according to the estimate which the military men of the time put upon the militia, they were valuable for little more than to make the grand total exceed the number of the French. The French also had two fleets, while the Americans had not a ship, and the result was produced by the fleet, which prevented the English from reinforcing Cornwallis or taking him away.

From the beginning of his administration, Morris began a series of circular letters, containing appeals to the States to comply with the requisitions of Congress, and provide him with funds. In these circulars he used every form of remonstrance, argument, and appeal. He seems long to have maintained his faith that such appeals could produce results, in spite of reiterated disappointments. To realize the case, we must understand that these letters could only be intrusted to the mails, which were very slow and uncertain. There was not a single governor, unless possibly Governor Trumbull of Connecticut should be excepted, who distinguished himself as a war governor, by organizing the resources of his State, and powerfully supporting the measures of the central government. If a governor had done this, he would have become very unpopular in his State. To be popular in his State, he needed to protect the State against the demands of the central government. The governors therefore either passed by with neglect these appeals which were addressed to them, or formally transmitted them to the legislature. The legislatures did not seem to feel any very heavy responsibility. They did little or nothing, and seemed to believe

that if nothing was done, no very serious consequences would follow. In their defence, it must also be stated that they were at least partly in the right. If a grand system of defence had been organized, and much more, such a grand system of offence as was projected at the beginning of the war, it would have been enormously expensive; and if they had provided generously the means of executing such plans as Congress and its officers were disposed to make, it is impossible to guess what the expenditure would have been. As it was, the lack of organization and administrative system made the expenditure very wasteful, extravagant, and irresponsible. No one ever knew what it was or where the money went. Such investigations as were made from time to time revealed a great consumption of resources with very slight results. If the system had not been amended, the people who undertook to provide revenues sufficiently great to make the system effective, in spite of the waste, would have undertaken an indefinite burden. Then, too, the individual citizen could not be made to feel that there was any great danger that the British army would reach him, or he knew that if it did reach him for a short time, it would pass on, and could

not do him any great harm. Every district which was invaded called loudly for help, and complained that it did not receive it. This produced sullenness and anger, and a determination to pay no heed when others cried for help. We must also notice that the very same lack of organization which was the weakness of the Americans in respect to efficient war-making and finance was also their great strength in the widest and most philosophical view of the enterprise on which they had entered. The English commanders never knew where or how to strike, in order that the blow might be felt. It was because there was no chord of intense sympathy between the different parts of the Union, that there was also no bond of connection through which the suffering of one part could be transmitted throughout the whole body. It was because there was no strong national feeling that the pressure which was brought to bear on one part did not exert coercion on the whole. It was because the social organization was low that there was very little social apparatus which could be destroyed, so as to cripple the national life, and force submission.

Morris's circular letters were therefore almost

as vain as if he had torn them in pieces and scattered them on the winds, in the hope of obtaining replies.

The modern reader is also astonished that the members of Congress did not return to their constituents, and explain the facts in such a way as to obtain a response and produce results. The one controlling sentiment of the time was a fear of unpopularity. Morris, in rather odd language, called it "our endemial disease." All the civil and political forces of the time were disintegrating. The State legislatures, instead of acting as sovereign legislative bodies, having power to make enactments which would dispose of all the civil power of the commonwealth, acted by calls or recommendations addressed to the county or to the town, according to the system of local government which existed in each State. The Continental Congress when it proceeded by its recommendations, requisitions, and appeals to the States, really proceeded upon the methods to which its members had been habituated by their experience in their separate States. When the Continental Congress proceeded in that way in its dealings with the States, and the States adopted the same method with the towns

and counties, all civil efficiency depended on the promptitude and force of the response which was obtained from the petty local bodies. Was that response either prompt or powerful? It certainly was not. It was, on the contrary, slow and weak, negligent and drawling. For the same reason, however, every man felt more his position in the town or county of his residence than in any of the larger political bodies, so that the ideas of the time were narrow, local, and provincial to an intense degree. Nothing better deserves the attention of the student of American history than this fact, for in the light of it he can understand the prodigious efforts which have been necessary for a hundred years to overcome the local prejudices and the narrow methods of thought of that time, and to put in the place of them wider, more generous, and more rational views of the civil body, of the sense and meaning of the State, of the value of the Union, and of the worth of belonging to a great nationality. The men who have laboured to influence public opinion in this direction, however, have always been unpopular. They have always had to contend with and overcome the traditional prejudices and the inertia of the popular bodies, while those who have

floated with the popular tide have enjoyed popularity and ease both together.

The love of popularity and the terror of unpopularity were produced by a social order in which the petty township was of predominant importance. It was because a man lived in a very small social group that he felt his happiness and prosperity conditioned in the most essential manner on the good-will of his neighbours, and realized how far-reaching was the peril of injury and unhappiness if he should become detested by his neighbours. Under such a social order the boycott has terrific power. This is why we find that the enforcement of the association and of the currency of the continental paper money by the threat to "hold a man up as the enemy of his country" was so effective, and we may also realize what sufferings were inflicted on the tories by the methods which were employed against them. In a few cases, where Congress undertook by sending out committees to inform and persuade the States, they did not send members to their own States, but selected members from one section to go to another.

Another thing which the modern reader misses in the record of the difficulties and troubles of the Revolutionary period is the newspaper. The editorial was almost unknown, and the conception of

"news" strikes the modern reader as extremely singular. In searching the files of a Philadelphia newspaper for notice of something which occurred at Philadelphia, he will find letters and news items from all over the world, culled at second hand from other papers, and perhaps not a word about the thing for which he is searching, and which, according to our ideas, was the most important thing going on at the time. Indeed, it is quite possible that he will find mention of it in a letter to some Boston or New York paper of the time rather than in the newspaper of the place where it occurred. The discussions which were carried on chiefly took the form of letters from volunteer contributors. Congress sat with closed doors. Although a journal of its proceedings was published, it was very imperfect, and was sometimes two or three years in arrears. The men of the Revolution were under a most unfortunate conviction of the power of a pretence well maintained, although in fact false and unfounded. Their notion of credit was that it consisted in an impression which could be made on the mind by devices, assertions, and suggestions, whether true or false. There was not one of them who had mastered the radical difference between commercial credit and the deception of a confidence operation. They

had also accepted with implicit faith the eighteenth-century notion of diplomacy by secrecy and finesse. They thought it the sum of military and diplomatic wisdom not to inform one's enemy, and we have never found a proof that any one of them had accepted the doctrine of policy that you should by all means inform and inspire your friends to support and co-operate with you, even at the risk of informing your enemy. There were some, it is true, foremost among whom stood Alexander Hamilton, who advocated publicity of the proceedings of Congress. The only thing in the way of the work which a modern party newspaper would do was Paine's "Crisis," a series of pamphlets which he published from time to time, in order to act on public opinion at particular exigencies. His first pamphlet, "Common Sense," had extraordinary influence, because it performed this function very well at a very critical moment. The later numbers were far inferior, and never would have had any importance but for the prestige established by the first one.

Now the modern reader, accustomed to the methods and devices of modern political life, constantly feels, in reading Morris's circulars, that they should have been published in the news-

papers instead of being read by a governor or read in a legislature and then filed away, never to be read again until some student of history should bring them forth. They should have been in the hands of every citizen. Their warm enthusiasm, their passionate appeals, their argument and exhortation would then have won gradually some influence on public opinion. If it was with the townsmen at last that the political initiative and civil force rested, these papers might, by reaching the townsmen, have led to the exercise of the initiative and the application of the force. According to the ideas of the time, however, it would have been disastrous to publish these admissions of weakness and failure, and these confessions of humiliating dependence on France, because Rivington would have republished them and the tories would all have rejoiced. The only real effect of them that can be ascertained is that they produced some exasperation against Morris personally; and it cannot be denied that as he went on but was constantly disappointed, he used stronger and stronger language in the effort to sting the States into a response, and that this was impolitic and unsuccessful.

THE BANKS OF PENNSYLVANIA AND NORTH AMERICA.

CHAPTER IV.

THE BANKS OF PENNSYLVANIA AND NORTH AMERICA. — ARMY CONTRACTS. — SECTIONAL PREJUDICES AND JEALOUSIES. — THE ATTEMPTS TO GET A REVENUE. — DISCONTENT IN THE ARMY AND OVER-DRAFTS ON THE BANKERS IN EUROPE. — MORRIS RESIGNS, BUT IS PERSUADED TO CONTINUE. — HE ISSUES NOTES TO PAY OFF THE ARMY. — THE PLEDGES TO HIM ARE BROKEN. — LOANS IN HOLLAND. — MORRIS'S DRAFTS ARE PROTESTED. — HE REDEEMS HIS NOTES, AND ESCAPES FROM OFFICE.

IN June, 1780, it was proposed to make a subscription at Philadelphia, in order to provide the army with needed supplies. Thomas Paine claims that he first proposed this. The plan was taken up, and a subscription of £300,000 in Pennsylvania currency, but to be paid in hard money, was made. The project of this subscription did not differ much from the operations of the loan

offices, which were already in existence. The chief difference was that this so-called "bank" was a syndicate of persons who united to make the loan to the United States, and that they obtained special security for it. Bills of exchange were lodged with them by Congress as security, but they were the same sort of bills of exchange drawn on the envoys which have already been described. The subscriptions were paid in continental or State paper, and the supplies were bought with this paper. Congress promised to pay within six months, which, however, it did not do. If Congress had promptly paid, the subscriptions could have been renewed, and the bank would have had a certain continuity of operation. In fact, it came to an end of its operations in about a year. Alexander Hamilton, criticising it, said that it was not an institution; which was very just.

Morris had long entertained a project of establishing a bank. When the French specie was brought over, in August, 1781, he saw his way to put this plan in operation. He had already submitted it to Congress, and obtained their approval. He determined to put the specie in the bank; and his idea about it was that he could multiply the

capital of the bank many times in paper notes, and so make the specie do many times as much work as its actual amount.

The stock of the bank was very slowly subscribed. The project was new; there were few people who understood it; "confidence" had been so abused that it was difficult to draw it out, even for a sound and reasonable plan. Before the 1st of November, when the bank was organized, only seventy thousand dollars had been subscribed to the capital. The intention was to make it $400,000, and, in the enthusiasm of the time, Morris declared that he would ultimately make it ten times that. When the bank went into operation, at the beginning of the year 1782, he put into it $250,000 on account of the United States, taking stock to that amount. The gentlemen who had subscribed to the former bank, which was popularly known as the Bank of Pennsylvania, could not subscribe to the new bank, which was called the Bank of North America, because Congress had not yet repaid them the funds which they had loaned to the first one, and they still held the bills of exchange as security. Under these circumstances Morris obtained the consent of Congress to a plan by which these gentlemen

converted their shares in the old bank into shares in the new one, and Morris undertook to pay the old debt as a subscription to the new bank and release the bills of exchange.

Morris was a stockholder in the Bank of North America, but he never was an officer of it, and he never used its notes unless he obtained them by discount, as any one else might do. As Superintendent of Finance, he had the right to receive regular statements from the bank of its condition. In his public capacity he had no other control of the bank than what was given him by this provision, and the custody and control of the government stock. As a private individual, he had no other control of the bank than what belonged to him as a stockholder.

In February, 1782, France made another loan of $1,200,000. In that same month the House of Commons voted that the war in America should be continued as a defensive war only. All the American public men were influenced by an unconquerable suspicion of the sincerity of Great Britain, and especially of the character of Lord Shelburne. John Wilkes, in a silly political squib many years before, had declared that Shelburne had the same physiognomy as a celebrated Jesuit,

Malagrida. The name seemed to stick, and the reputation which was suggested by it became fastened upon Shelburne. We find it repeated by a great many of the leading American public men. No ground can be ascertained for it, and it seems to have been utterly unjust.

This suspicion was very expensive to the United States. All agreed on account of it that the army must be kept up, and that preparation must be made for another campaign. If the Americans had correctly judged the state and tendency of things, they might have disbanded their army immediately after Cornwallis's surrender, and might have saved themselves all the trouble and expense of the next two years.

In 1782 some income from taxes began to be received. At least in the Northern States, attempts were made to levy continental taxes, as distinguished from State taxes, which latter also began to be employed systematically. This income, however, was very inadequate for the expenditures. In February, Morris made payments to the officers of the army, in order to enable them to buy clothing, of which they were greatly in need. When he did this, he expected that the French loan would be twelve million instead of

six million livres, and he was still sanguine that the States would grant to Congress power to levy import duties. As he was disappointed on both those points, the engagements which he undertook at this time produced a great deal of trouble afterward.

At the beginning of this year he also introduced the system of contracts for supplying the Northern army. There had been great prejudice against this system. The colonists knew that there had been a great deal of jobbery in supplying the English army by contracts. Everything which came to them with that sort of reputation they treated with abhorrence; but probably there never was anywhere more waste and peculation than in the American army, so that at last Congress consented to make use of contracts, when the other system had produced such results that they could no longer adhere to it.

The system of contracts was not extended to the Southern army. Morris refused to apply contracts there, because the three Southern States raised nothing by taxes. The Southern army continued until the end of the war in a state of misery and nakedness. The descriptions which are given of it make one think that it must have resembled

a horde of savages. It was forced to subsist from the country by impressment and violence.

This state of things produced great bitterness in the Southern States against Morris. The bitterness was intensified also by some other facts. The continental paper finally disappeared at Philadelphia in May, 1781. The final catastrophe was brought about by a singular misstep. It was the duty of the Council of Pennsylvania, according to law, to state on the first of every month the quotation of the continental paper in the State paper. The latter was at a customary rating against specie of three to one. The quotation for continental against State paper during the spring had been 75 to one. On the 1st of May the Council, without explaining the change, quoted the continental against specie, and rated it at 175 for one. The public immediately interpreted this in the old way, as a quotation in State paper, and multiplied it by three, so that continental fell to 525 for one in specie. This never could have happened unless the previous quotations had been false. Thereupon the continental disappeared, and specie came in to take its place. The continental paper, however, continued to circulate south of the Potomac for a year longer; and as

it was shipped thither from all the other parts of the country where it had ceased to circulate, its depreciation was very rapid, and reached an extravagant limit. The people of the Southern States supposed that the French subsidies and loans, which had been obtained for all, and must be repaid by all, had been brought to Philadelphia, and had been kept there by the Financier. Whenever paper money is used it always leads to the fetichism of gold; that is to say, to an extravagant and irrational esteem for gold. Consequently, a degree of advantage was attributed to the possession of specie far beyond what it really rendered.

Another ground of complaint against Morris was connected with the exportation of tobacco from Yorktown to New York after the surrender of Cornwallis. These exportations were made in the interest of Congress, and under license from Congress; but they were viewed with great suspicion, because it was thought that under cover of these exportations for government account others might be made for private advantage. Investigations were made by the Assembly of Virginia and Congress, without developing any justification for these suspicions.

The State of Virginia had promptly given consent to the impost proposed by Congress, but later she revoked this consent. It was said that the Assembly were induced to do this by Arthur Lee, out of spite against Morris. Massachusetts opposed this grant of power to Congress. Rhode Island took the strongest ground of State rights and limited powers in Congress against it. Hamilton went into Congress from New York in November of 1782, in order to help in a new and energetic attempt to carry a specific proposition for import duties, to which the States should be asked to consent. A protest from Rhode Island against the whole scheme was presented. That State apprehended dangers from the introduction of federal officers, empowered to collect revenue. Hamilton drew up a paper in response to these objections, in which he laid down very strong federal doctrine about the duty of the States to provide any revenue which Congress might call for, about the power of Congress to dispose of the revenue as it judged best, and also about the necessity in any effective federal system that the federal government should collect its own revenue by its own agent. Such were the political notions of the time that these doctrines,

which belong to the simplest elements of constitutional law under a federal system, were regarded as very dangerous and extravagant, by many people, even of the moderate State-rights party.

Hamilton refused to discuss soberly the objections put forward by Rhode Island, because he said that they were not the real motives of her opposition. Under the existing state of things, she was taxing Connecticut, and she wished to continue to do so, which would be prevented if the federal impost was adopted. The commercial States, in fact, opposed the impost, because they were at the time able to levy import duties at their ports on all the goods which passed through them, and to put the proceeds in the State treasury.

In January, 1783, a committee came from the army to present to Congress a memorial of the officers, who complained that the promises which had been made to them had not been kept. They feared that the army would be disbanded, after which there would be no chance whatever to obtain attention for their complaints or demands. Congress turned to Morris to ask him what could be done. He replied that he was just about to ask them for a confidential com-

mittee, to whom he could state the alarming crisis in which the treasury stood. When such a committee was appointed, he informed them that he had largely overdrawn on the bankers in Europe and must draw more, which he did not dare to do without the express approval of Congress. This he desired them to obtain without revealing the facts in detail. They were extremely alarmed, but the only thing which they could propose or which Congress could propose was to make another appeal to France. Morris did not see how this could be avoided, for he must meet his obligations; but he also thought it wrong, as things then stood, to ask anything more of France. A very large party in Congress, however, thought it perfectly right to make demands upon France. They even wanted to take a higher tone of demand than had ever been used, and they were dissatisfied with Franklin because they thought that his attitude toward France was altogether too much that of a suppliant. These were those who thought that the aid which the United States gave France to humble her rival was more important than that which France gave the United States to win their independence.

The situation with the officers of the army on

the one side, demanding either pay or security, and Congress on the other, proposing more supplications to France instead of passing the impost, became for Morris unendurable, and he resigned his office. The first effect of this on Congress was stunning. They placed a strict injunction of secrecy on the fact and on his letter of resignation. This was on the 24th of January, 1783. In the letter he said: "To increase our debts (that is, by more borrowing from France), while the prospect of paying them diminishes, does not consist with my ideas of integrity. I must therefore quit a situation which becomes utterly unsupportable." Madison wrote: "This letter made a deep and solemn impression on Congress. It was considered as the effect of despondence in Mr. Morris of seeing justice done to the public creditors, or the public finances placed on an honourable establishment; as a source of fresh hope to the enemy, when known; as ruinous both to domestic and foreign credit; and as producing a vacancy which none knew how to fill, and which no fit man would venture to accept." February 26, Morris asked that the injunction of secrecy should be raised from his resignation, because he must inform certain persons whose interests

would be affected by it. They complied with his request. The next day he wrote to Washington that Congress wished to do justice, but that they would not adopt the necessary measures, because they were afraid of offending their States.

He was very generally blamed for this resignation, and unless we misconstrue his behaviour in many other cases, it was the effect of a petulance and impatience of temper which was in his character. He seems to have taken hold of new enterprises with great zeal and enthusiasm, but to have tired of them soon. He certainly lacked that fortitude which Washington possessed to such an amazing degree in the midst of disappointment, and of the neglect and inefficiency of those on whom he was forced to rely.

On the 18th of April Congress adopted a scheme of federal taxes. They needed to raise two and a half million dollars, in order to pay the interest on the debt, and the current expenses. They proposed to lay a tax of five per cent on all imports, with a few exceptions, and to levy specific taxes on some selected articles. The revenue which they expected from these taxes was less than a million dollars. The other million and a half the States were to raise under

quotas, in such way as each saw fit. Hamilton would not vote for this act. He considered it as falling far short of what ought to be done, and he believed that a better act would have had equal chances of success with the States. Especially he objected to the part of it which left a larger part of the revenue still to be obtained by the same old system. Morris agreed with him.

In April it was evident that the army could not be disbanded without some payment, and that there was no way to pay them anything unless Robert Morris would undertake to carry through an issue of paper for that purpose. It was on account of this commanding position which he held that his enemies and political opponents detested him. It is they who have borne the fullest testimony to the fact that he held a commanding position at Philadelphia, higher, in fact, than that of any one else there. He was a man of aristocratic temper, and belonged to the party in Pennsylvania politics which was called aristocratic, the virulence of party feeling being very intense. It only embittered the feeling still more to know that he was indispensable. It was feared that the army would

mutiny if it was not paid, and there was no means whatever to satisfy it except through him.

The two Morrises, Robert and Gouverneur, the latter being assistant to the former, with Hamilton, had a plan to unite the army interest with that of the certificate holders, in order to bring pressure on Congress to make them provide for both at the same time. They believed that the friends of either interest would defeat taxation, unless provision was made to do justice to that interest. The project, however, was no sooner known or suspected, than it produced suspicion on all sides. It was construed as an effort to overawe Congress by means of the army, or to defer the claims of the soldiers until those of the certificate holders were satisfied. The project was abandoned.

A committee called upon Morris to ask upon what terms he would consent to continue in office. It appears that he and they did not understand each other perfectly; but the essential conditions on which he insisted were, that he should be asked to continue in such explicit terms that it might be fully understood that he remained in office only out of deference to their request. Then he demanded that Congress should pledge

to him their support for the measures which it would be necessary to take. They accepted these conditions.

He then proceeded to cause notes to be printed, payable six months from date, which were to be distributed to the soldiers as payment; the amount to be issued was expected to reach $750,000. During May and June these notes were distributed. As they were only payable six months from date, they must be discounted. As the United States already had an enormous amount of certificates afloat, nobody then knew exactly how many, on which it had defaulted, these notes were certain to be worth only a fraction of their face value. The soldiers, therefore, were scattered over the country, with these bits of paper in their hands, which they were obliged to sell for fifteen or twenty cents on the dollar, in order to obtain food from day to day. The certificates were to be redeemed by the receivers of continental taxes in the several States; but the notes were large in amount, and the taxes received were very small in amount. Morris, of course, was anxious that the notes should not be precipitated upon the receivers too rapidly. He therefore did not advertise the fact that they would be redeemed in this way. The

only assistance that Congress gave was by ordering him to advertise this fact, lest the soldiers might sell their certificates for less than they were worth. At the same time, both in Congress and elsewhere, anybody who speculated in the certificates, that is, bought them up to await a market for them, was denounced as a public enemy. In July Congress asked him how he expected to redeem the notes; to which he replied, that he expected to redeem them by the resources which Congress would give him in virtue of their promise when he agreed to continue in office.

He already saw, however, that these promises were a thing of the past, which would never have any effect. Nothing was being done to provide for those notes when they should fall due. He complained of the arguments which were made, that as the notes had six months to run, there was plenty of time, and nothing need be done.

Now that the army was disbanded, however, it was possible to put in execution a vigorous system of retrenchment and reduction of expenses. On the 1st of July Morris had over $800,000 of his notes afloat. He must see to it how he should provide for them. He could not be quit of his

office until he had done so. In some degree, which it seems impossible to determine at present, his name and personal credit were engaged in these notes. Retrenchment was the first means within his own reach by which to extricate himself.

In midsummer of 1783, American independence being assured, and a permanent treaty of peace not far off, it was found possible to contract a loan for the United States in the money market of Holland. The news of this reached Morris in September, and held out a hope that a loan might be contracted there sufficient to answer all his purposes. In September, however, the news reached Holland that a part of the army, in June, had mutinied and besieged Congress in their hall at Philadelphia. This gave rise to fears that the United States would fall into anarchy, as their ill-wishers had always predicted. The sale of the American bonds fell off, and during the autumn remained very small. Morris, however, had proceeded to draw largely on the bankers in Holland. In December he was aware that the resources in Holland were not nearly large enough to satisfy the drafts which he had made. In January, 1784, this became certain, and he must expect that his

drafts would be protested. This was a catastrophe which he had had in mind ever since he took office. He had dreaded it, and had declared over and over again that if drafts signed by him should go to protest, he could serve the United States no longer, for it would taint the credit of his name, which was the most powerful resource which he had brought to the public assistance. We therefore find him writing to all his agents and correspondents in Europe, summoning them to cooperate to support his credit and win delay. He had been long since forced to have recourse to devices of drawing one bill of exchange to pay another, in order to win time, and this was now the best device he could think of. John Adams, who had gone over from Holland to London, was summoned to go back again in midwinter, which he did very unwillingly, and under a strong sense of his sacrifices for the public good, in order to contract a loan there which would provide for an overdraft. This he succeeded in doing, although upon somewhat onerous terms; and as the spring came on, bonds were sold in sufficient numbers to tide over the emergency.

Morris also engaged in commercial operations, especially in shipments of tobacco to Holland, in

order to provide for interest there, and thus sustain the public credit.

During the year 1784 he succeeded, month by month, in reducing the amount of his notes outstanding; and November 1st he was able to quit the office, having, according to his accounts, discharged all the debt which had been incurred in paying off the army. He published a notice to the public that although he should be out of office, his notes would all be paid at maturity.

MORRIS'S PUBLIC LIFE CONTINUED.

CHAPTER V.

MORRIS'S PUBLIC LIFE CONTINUED. — THE BANK WAR. — THE UNION. — THE COMMERCIAL CONVENTION. — THE CONSTITUTIONAL CONVENTION. — MORRIS IN THE SENATE.

THE War of the Revolution produced some very great social changes in the United States. These changes were on the whole extremely advantageous. They set free social energies which had before been restrained; but any social convulsion of that character must produce very mixed and contradictory effects, some of which are evil. Some people had been raised from poverty to wealth, and others had been cast down from wealth to poverty. There had been a great deal of "speculation." Many were very much dissatisfied with the results of the change. They found that they had not realized any definite gain, while they saw others who had apparently gained very much. The declamation about liberty which had been

in fashion for ten or fifteen years had stimulated vague expectations which were disappointed. Many people were in debt, and wanted more paper money in order to escape from debt. Specie was being exported from the country, which was generally regarded as a sign of calamity, and as proving that somebody was committing a social crime.

Insurrections and social disturbances, demands for paper money, attempts to close the courts, took place in many parts of the country.

The Bank of North America, in the first two or three years of its existence, made thirteen or fourteen per cent dividend. This led to propositions to found other banks. In order to prevent another bank from being founded, the Bank of North America was obliged to absorb its proposed rival. Then arose a popular clamour against the bank as an organ of the money-power, undemocratic, dangerous to the State, and oppressive as a capitalistic machine. A petition was presented to the Pennsylvania Legislature to revoke the charter. This was done. The bank then applied to the State of Delaware for a charter, and obtained one. There was a project to move to some town in Delaware, but of course

the bank was loath to carry it out. In October, 1785, Morris secured his own election to the Assembly, in order to be able to exert influence on a plan which was made to apply for a new charter.

A report of the debate which took place in the Assembly on the proposal to renew the charter of the bank was published. It contains a report in full of Morris's speech; indeed, the pamphlet is said to have been published at his expense. It shows that he was a good debater. He entered at considerable length into the history of the bank from its foundation, and showed what aid it had rendered to himself in his office as Financier. Within a period of less than eighteen months he borrowed from it six times the amount which the United States invested in it. This appeal to gratitude, however, had very little power. The opponents of the bank were influenced by a dogged adherence to certain formulas which they supposed to contain the sum of political wisdom. Although there is no direct evidence in the record to reveal such a fact, nevertheless the ease with which the re-charter was passed at last suggests that it was accomplished by legislative devices and manipulation.

Our information about this bank war is unfortunately very meagre; but in its essential features it was a very clear anticipation of the bank war of Jackson's time.

Morris was re-elected to the Assembly in 1786, for the session of 1786–1787.

As soon as the stress of the war was past, the Union began to fall to pieces. It had been cemented only by the necessity of common defence. It never had rested on good-will, true sympathy, and hearty consent. As soon as the danger was past, the motive of union was past also. After the mutiny at Philadelphia, in June, 1783, Congress moved to Trenton, then to Princeton, afterward to Annapolis, and alternated for a time between Trenton and Annapolis. This was very unfortunate for its prestige, because people lost sight of it. They did not know where it was. There was no capital or visible centre of the Union, nor any known seat of its government. The effect of such facts as these upon the minds of men is by no means to be despised when dealing with politics.

As soon as the bonds of union were loosened, and each State began to feel itself an independent Commonwealth, such as it never had been either

in the colonial days or during the war, the local interests and jealousies began to make themselves felt. This was especially the case with regard to trade and the regulation of navigation. The ideas of men about trade and navigation had been thrown into chaos. The old notions on which the colonial and navigation system were based had been shaken somewhat, but they had not been replaced by others. Consequently we find the most contradictory notions side by side, and we find the conclusions of one system connected with the premises of another.

The geography of the Atlantic coast has had in several important respects controlling influence on the settlement, growth, and development of the United States, and it exerted an influence at this time. The fact that the coast is intersected by great gulfs, bays, and sounds, and that large and navigable rivers flow down from the range of the Alleghanies into these gulfs and bays, made it easy to settle the continent at a time when land transportation was slow, difficult, and expensive.

As soon as the States began to regard themselves as independent, — that is to say, as rivals and possible enemies to each other, — the fact that they abutted upon the same sheets of water

was a fact of controlling importance. Virginia and Maryland tried to form a convention with each other by which they could agree in the police and tax regulations to be applied to the water which they owned in common. They never were able to accomplish this. They never acted together, and never made concurrent regulations, although they seem to have been animated by a disposition of concord. The real difficulty, however, was still greater. Any arrangement which Maryland made with Virginia must be shared in by Delaware and Pennsylvania, otherwise their systems of navigation and revenue would be interfered with, because the Chesapeake approached so nearly to them that evasion of their laws would have been possible. If Delaware and Pennsylvania came into an arrangement with Maryland and Virginia, New Jersey would be affected on account of the common occupation of the Delaware; and if New Jersey joined them, New York would be affected through New York Bay. The same connection extended through the Sound and Narragansett Bay, and brought the Eastern States within the same bonds of influence. On the south, also, the great sounds of North and South Carolina linked those States with Virginia. The importance of these physical

facts in forming or making necessary the union of the thirteen States was very great. As Maryland and Virginia went on year by year in their attempts to agree, they experienced the necessity of making the combination wider in order to make it effective, and they invited the other States to join in a convention to adopt uniform measures. Such a convention met in the spring of 1787. Robert Morris was a delegate to it from Pennsylvania, and Alexander Hamilton from New York.

Morris and Hamilton acted together in many of their enterprises for the public service. They were both earnest advocates for a closer union of the States. At this commercial convention the conversation and discussions soon showed that the attempt to deal with the subject of navigation and revenue outside of the Articles of Confederation would be unwise, and that if the task was to be performed satisfactorily, it must be by a revision of the articles. Experience had shown that the attempt to revise the articles by asking for the consent of thirteen independent legislatures was hopeless. The Eastern States and New York were already very jealous of any movement by the Union to tax commerce; but they had reached the point of desiring something in the way of a naviga-

tion law, in order to give favours to American ships, and also to retaliate on England, because the restrictions of the English navigation law were now enforced against them. The determination was therefore reached by this commercial convention to recommend a general convention of the States to amend the Articles of Confederation. Out of this proposition grew the constitutional convention of May, 1787, and the federal Constitution of the United States.

Robert Morris was a member of the Constitutional Convention. It fell to his duty, as leader of the Pennsylvania delegation, after Franklin, to nominate Washington for president of the convention, because the only rival for the position was Franklin. Morris, however, did not take a prominent part in the debates or on the committees of the convention. He was called into conference on at least one important occasion, when the contest between the large and small State interests came to a crisis; but he left to Gouverneur Morris the active work, they two being in close sympathy with each other.

Morris wrote to his son that Washington made his home at the Morris house during the convention.

On the organization of the federal government, Washington offered to Morris the position of Secretary of the Treasury. He declined it, and recommended Hamilton.

Morris was one of the first Senators from Pennsylvania. He drew the long term, from 1789 to 1795; but the record does not show that he took any share in the proceedings after the first two years. His colleague, Maclay, kept a diary, in which there is constant mention of Morris. Maclay was a rigid democrat and republican. He was dissatisfied with all his colleagues, and especially with Morris. His comments, therefore, on his colleague are in general unfriendly. Morris was strongly in favour of funding the public debt and of the assumption of the State debts. Maclay thinks that he speculated in the debt of the United States, which is more than probable. Maclay thought that that was all corrupt and abominable. Wherever he went, he met with traces of it; which is not strange, since the simple fact was that anybody who thought that the certificates would be funded under the new government, and who had any means, tried to buy them. The amount of declamation which was wasted on this so-called "speculation" is very remarkable, and some of

the leading public men exhausted their ingenuity in efforts to discriminate between the original or innocent holder and the "speculator."

Morris was also willing to blot out the State boundaries, at least for revenue purposes, and to favour a federal system rather than a State system, which gave great alarm to his colleague. The two might indeed have been taken as first-rate representatives of the parties to which they respectively belonged. Maclay detested New York. "These Yorkers," he writes, "are the vilest of people; their vices have not the palliation of being manly." He mentions their caricatures in ridicule of the Pennsylvanians, no doubt referring to those against Morris. One of these represented "Bobby" marching off with the federal ark on his shoulders, referring to his desire to remove the federal capital from New York. The Devil was represented on the Jersey City ferry-house, calling to him, "This way, Bobby."

MORRIS'S ACCOUNTS AS AGENT OF PENNSYLVANIA.

CHAPTER VI.

MORRIS'S ACCOUNTS AS AGENT OF PENNSYLVANIA. — SUPERINTENDENT OF FINANCE, AND AGENT OF THE COMMITTEE OF COMMERCE.

EVERY man during the Revolutionary period who exerted himself zealously and with self-forgetfulness for the cause suffered for it. He exposed himself to suspicion and misinterpretation. He was obliged to act often where he could not obtain vouchers, and when a strict accounting was required of him, he could not give it. In justice also it must be remembered that there were cases of grave misdoing which, if they did not justify suspicion, at least enforced caution. We have seen already, in some of the passages which have been quoted, that innuendoes were thrown out against Morris with respect to his public service. There were three sets of accounts with regard to which question was raised.

We have seen that he was appointed agent for the State of Pennsylvania at the time that he took

office as Superintendent of Finance. The paper money of Pennsylvania was put in his hands, and he was to buy the specific supplies which that State was bound to furnish. Instead of going through this operation, he used the paper money directly for the purposes of the United States. This left the State still debtor to the United States for the supplies, and left Robert Morris debtor to the State for the currency which he had not expended according to orders. In 1785 the State ordered suit commenced against him for this debt; but after considerable trouble, he succeeded in having commissioners appointed, who should convert the currency which he had used into the specific supplies due from the State, and so cancel the account.

Immediately after he left office in 1784, he caused to be printed the accounts of his office as Superintendent of Finance. He adopted the determination at the outset to publish the report of the treasury, in order that people might see and know what the transactions of the treasury were. His experience had taught him the necessity of publicity, in order to put a stop to the injurious gossip and rumours which were the fashion of the time. Unfortunately, he was not sufficiently con-

vinced of the paramount importance of publicity to carry it out in spite of inconveniences. Therefore, when his treasury accounts would have revealed the desperate condition of the treasury, he flinched from the policy which he had adopted, and thought it better and safer that the truth should not be known. We may venture the opinion that that was just the time when the truth should have been known. His report of 1785 was a publication of the quarterly reports which had been made up, but had not been published during his period of office. They are as clear and complete, according to the defective system of book-keeping which was employed, as could be desired, but his enemies cavilled at them. We do not know what the system of auditing was. It was proper, of course, to examine the vouchers and verify the entries. It was not, however, until 1792 or 1793 that he was able to have these accounts settled and closed.

There was, however, a third set of accounts which were made a ground of attack upon him, and, as it appears, with more justice.

We have seen that at the beginning of the Revolution he was charged with large and important commercial transactions on behalf of the

United States. As a member of the Committee of Commerce, he made contracts with that committee, or rather undertook enterprises on its behalf. The nature of these enterprises or contracts is not stated anywhere. He was always charged with having taken good care of his own interests, and with having conducted these enterprises in such a way as to win the profits without taking the risks. The charges of this character were of every grade, from that of driving a sharp bargain to that of embezzling the public money, the last being the wild and utterly irresponsible calumnies of political and personal enemies. Many persons engaged in these transactions; and nobody used stronger language than was used by Morris himself in some of his reports to Congress, about the unsatisfactory nature of the book-keeping of the old Commercial Committee, and about the delinquencies of the persons who had not accounted for the public money intrusted to them for the operations of that committee.

Arthur Lee and William Lee were the first who commenced to spread charges and insinuations against Morris in connection with that business. Through them these charges came to Thomas Paine. He published them in January, 1779, in

the midst of the bitter fight over Deane's affairs. He charged Morris with having been in trade relations with Deane improperly, since both were in the public service. In the winter of 1777–1778 Morris had attempted to straighten out the accounts of the old Commercial Committee; but he found the task too difficult, and gave it up. This he stated in answer to Paine, and declared that the accounts of Willing & Morris with the committee had been partially settled, but were still partially open, because the transactions could not be closed up.

After Morris resigned in 1784, the treasury was put under a board of three, of whom Arthur Lee was one. He was one of the best haters that ever lived, and he had a special animosity to Robert Morris. He appears to have undertaken to unravel the accounts of the old committee, and to enforce a settlement of them, which, of course, it was perfectly right and proper for him to do, although he may have had a personal and malignant motive. It appears, however, that he must have furnished information to the political and partisan writers of the period, who used it for general vituperation and denunciation.

This abuse fell in the year 1788, in the midst of the fight in Pennsylvania over the adoption and ratification of the new federal Constitution. The contest over this issue in Pennsylvania was extremely bitter. We have already said that the virulence of parties in Pennsylvania during this period was intense. The friends of the Pennsylvania Constitution of 1776 were known as constitutionalists. They were the popular and democratic party, and became anti-federalists in the formation of federal parties which took place soon afterward. They therefore were the opponents of the federal Constitution. Their chief writer was "Centinel." His articles were a singular combination of good writing and personal abuse. Passages from them would do as well to represent the anti-federal side as the "Federalist" does to represent the federal side. Robert Morris, or, as "Centinel" called him, "Bobby the Cofferer," was one of "Centinel's" pet aversions. We have no direct evidence that the writer was furnished with his material by Arthur Lee, but the internal evidence of it seems to us conclusive. He may possibly have received it at second hand, through Paine.

Morris made some replies in the newspapers

to "Centinel," but not such as to repel the charge.

Maclay, who was Morris's colleague in the Senate in 1789 and 1790, when Morris demanded that Congress should appoint commissioners on his accounts as Financier, thought that Morris was trying to cloak over his accounts with the Committee of Commerce by making a parade of eagerness for a settlement of his accounts as Financier.

Some time in the year 1794 or 1795, for we have not been able to find any trace of the proceeding, these old accounts of the Committee of Commerce were brought to a settlement. The only record of them which we have been able to find is the entry on the books of the Treasury of the United States, in June, 1796. Morris there stands debtor for the sum of $93,312.63. There is no entry on the credit side.

In an account of his property and review of his affairs which Morris wrote when in prison, in 1800, he wrote with regard to this: "Mr. Ross and Willing, Morris & Co. made certain contracts, and the latter transacted much business for the old Congress, and upon the settlement of the account by officers who meant fairness, but who, I ever

thought, did not truly understand mercantile method and principle, and who, by charging depreciations which I objected to upon principles that I thought right, although overruled by them, brought a balance in favour of the United States, to which at last I submitted, and gave security on land; which proving deficient, I have now assigned all my claims on Mr. Ross to the Comptroller of the Treasury and his successors in office, in additional security for the debt that may be ultimately found due, for the former balance will be considerably reduced by objects of credit I have discovered that were not at the former settlement brought into view. As this debt to the United States, whatever it may prove to be, is in fact due in part by John Ross, and after that part shall be ascertained, the remainder is equally due by Thomas Willing, Esquire, and myself, that is, each one half, I have therefore assigned also all my claim on the said Thomas Willing to the Comptroller of the Treasury and his successors in office, in additional security for the balance that ultimately may be due to the United States, reserving in both cases any surplus that may arise in my favour to my heirs and assigns. From the examinations I have lately made into the

state of matters between Mr. Willing and me, and with Mr. Ross, I expect there will, from these two sources, be sufficient to extinguish that debt to the United States, my part as well as theirs."

MORRIS'S SOCIAL POSITION AND RELATIONS.

CHAPTER VII.

Morris's Social Position and Relations. — His Residences.

We have a great deal of evidence that Morris's social position and relations during all the active period of his life were very high and conspicuous. In 1781 he sent his two sons, Robert and Thomas, then twelve and ten years of age, to Europe for their education, because education here was broken up by the war. They were at Geneva five years and at Leipsic two years, and returned in 1788. Morris wrote to Jay upon this occasion as follows: "Many considerations which it is needless to enumerate induce me to this measure, which my judgment approves, but which, now that it is to be carried into execution, awakens all the tender feelings of a father. Your and Mrs. Jay's sensibilities will disclose the situation of Mrs. Morris and myself, when I tell you that these two good and well-beloved boys leave us to-morrow. They

are tractable, good boys. I hope they will make good men, for that is essential. Perhaps they may become useful to their country, which is very desirable; and if they have genius and judgment, the education they will receive may be the foundation for them to become learned or great men, but this is of most consequence to themselves. Should it fall in your way to notice them, I am sure you will do it. I expect they will be fixed at the schools in Geneva. This parting reminds me, my good friend, that we are but too much the slaves of ambition and vanity, to permit the enjoyment of that happiness which is in our power. I need not part with my children; but . . ."

The Morrises and Jays were very intimate with each other. Miss Catharine Livingston, daughter of the Governor of New Jersey, and sister of Mrs. Jay, had taken refuge with the Morrises in the previous year, on account of the British raids in New Jersey. She afterward became the wife of Mr. Ridley, who took the Morris boys to Europe, whither he was going as the commercial agent of Maryland.

Jay disapproved of educating the boys of a free country in Europe.

Mrs. Jay, writing to Mrs. Morris after these boys arrived in Europe, said that when things went wrong with them, she asked the elder one what his father would say upon such an occasion, telling him that that would be sure to be right.

The Marquis de Chastellux visited Philadelphia probably in 1781. Speaking of a ball at the house of the French Ambassador, he says: "On passing into the dining-room, the Chevalier de la Luzerne presented his hand to Mrs. Morris and gave her the precedence, — an honour pretty generally bestowed upon her, as she is the richest woman in the city, and, all ranks here being equal, men follow their natural bent by giving the preference to riches." The following is his description of Morris: "Mr. Morris is a large man, very simple in his manners; but his mind is subtle and acute, his head perfectly well organized, and he is as well versed in public affairs as in his own. He was a member of Congress in 1776, and ought to be reckoned among those personages who have had the greatest influence in the Revolution of America. He is the friend of Dr. Franklin and the decided enemy of Mr. Reed. His house is handsome, resembling perfectly the houses of London. He lives there without ostentation, but not without

expense, for he spares nothing which can contribute to his happiness and that of Mrs. Morris, to whom he is much attached. A zealous republican and an epicurean philosopher, he has always played a distinguished part at table and in business." On this the translator, who was an Englishman, remarks: "The house the Marquis speaks of, in which Mr. Morris lived, belonged formerly to Mr. Richard Penn. The Financier has made great additions to it, and is the first who has introduced the luxury of hot-houses and ice-houses on the continent. He has likewise purchased the elegant country-house formerly occupied by the traitor Arnold; nor is his luxury to be outdone by any commercial voluptuary of London. . . . In private life he is much esteemed by a very numerous acquaintance."

The house in which Morris lived was not that which had belonged to Richard Penn. That house was burned down in January, 1780. Morris bought the ground and built a new house upon it. In this he resided until 1791, when the city of Philadelphia hired it, in order that Washington might reside in it as President of the United States, when the seat of government was established at Philadelphia.

We have also a description of a visit to the house of Morris by the young Prince de Broglie in 1782. A party of young nobles came over, apparently on an excursion of pleasure rather than of war. In his diary the Prince says: "M. de la Luzerne conducted me to the house of Mrs. Morris to take tea. She is the wife of the Financier of the United States. The house is simple, but neat and proper. The doors and tables are of superb mahogany, carefully treated. The locks and trimmings are of copper, charmingly neat. The cups were arranged symmetrically. The mistress of the house appeared well; her costume was largely of white. I got some excellent tea; and I think that I should still have taken more if the Ambassador had not charitably warned me, when I had taken the twelfth cup, that I must put my spoon across my cup whenever I wanted this species of torture by hot water to stop, 'since,' said he to me, 'it is almost as bad manners to refuse a cup of tea when it is offered to you as it would be indiscreet for the master of the house to offer you some more, when the ceremony of the spoon has shown what your intentions are in respect to this matter.' Mr. Morris is a large man, who has a reputation for honourableness and intel-

ligence. It is certain that he has great credit at least; and that he has been clever enough, while appearing often to make advances of his own funds for the service of the republic, to accumulate a great fortune and to gain several millions since the Revolution began. He appears to have much good sense. He talks well, so far as I can judge, and his large head seems as well adapted for governing a great empire as that of most men."

We have also a description of a visit to Morris in 1783 by Mr. Lowell and Mr. Otis of Boston. They dined with thirty persons at Morris's, "in a style of sumptuous magnificence which I have never seen equalled." Mr. Otis said that Morris was esteemed next to Washington.

In 1784, when the Chevalier de la Luzerne, who seems to have been intimate at Morris's house, returned home, the latter wrote: "Mr. and Mrs. Morris have more sincere good wishes for the Chevalier de la Luzerne's health, happiness, and safe arrival than can be expressed on this paper." Luzerne carried with him a shoe of Mrs. Morris, in order that he might send from Paris "six pairs of fashionable shoes to the size of the old pair."

In the same year the Morrises extended hos-

pitality and kindness to Jefferson's daughter, for which Jefferson made hearty acknowledgments.

The King of France sent portraits of himself and the Queen to Congress; but as it had no permanent seat, the French Minister, Marbois, was not able to deliver the pictures. As he was about to leave America, he asked Morris, in 1785, to take charge of them until a proper place for them at the meeting-place of Congress could be provided. Morris consented, but preparations were made to unpack the pictures. To this Marbois objected in writing. Morris wrote back with some irritation, as if he resented the suspicion that he was making an idle display of vanity by putting up the portraits in his own house. He said that he meant to lock them up. Marbois, however, replied courteously, repudiating the suspicion which had been ascribed to him, and proposing to deliver the pictures to Congress himself.

Among Morris's protégés was Paul Jones, with whom he was brought in contact by the work of the Marine Committee. When Jones was on his death-bed at Paris, in July, 1792, he sent for Gouverneur Morris, who made his will for him. Jones wanted the two Morrises to be his executors. Gouverneur excused himself, but Robert

was named. Jones bequeathed to Robert Morris the sword which had been given to him by Louis XVI. Morris gave it to the oldest commander in the navy in succession.

In 1770 Morris bought a part of the manor of Springetsbury, which touched upon the Schuylkill River. He appears to have had some sort of a country-house there in 1776, to which he sent his family when the English were expected in Philadelphia. His family were also at this place in 1781, when the American army marched through Philadelphia on its way to Yorktown. Manasseh Cutler mentions Morris's country-seat on the Schuylkill, which he calls "The Hills," in 1787. He says that the house was then unfinished, but would be very grand. This spot is now in the Fairmount Park, just above the old waterworks. When it was in the country it must have been an extremely beautiful spot. Morris's house at Manheim has already been mentioned. Other places belonging to him are mentioned at Morrisville and at Merion in Montgomery County.

After Morris gave up his house to President Washington, he took a house which formerly belonged to Galloway, a tory refugee, but before the war one of the most prominent men in Pennsyl-

vania. In 1795 Morris bought the square of land bounded by Chestnut, Walnut, Seventh, and Eighth Streets. He employed Major L'Enfant to build him a grand house on this piece of ground. It never was finished, although work was continued on it for four or five years. The roof was closed in, and the windows boarded up. It became known as "Morris's Folly." After his failure it was torn down and the materials were sold. It was of brick, with window and door trimmings of pale blue marble. According to the best account, it was between eighty and one hundred feet long and between forty and sixty feet wide. The total amount expended upon it was $16,369. In the account of his property which Morris wrote in 1800, he says that L'Enfant was erecting a much more magnificent house than he ever intended to build, and he makes references to the architect which show that he was very much dissatisfied with him.

Mrs. Morris went from Philadelphia to New York with Mrs. Washington when the new federal government was organized. Maclay mentions a dinner at Morris's house: "Mrs. Morris talked a great deal after dinner, but gracefully enough. She is considered the second lady at court; as to taste, etiquette, etc., she is certainly the first."

MORRIS'S BUSINESS ENTERPRISES.

CHAPTER VIII.

MORRIS'S BUSINESS ENTERPRISES. — THE TOBACCO CONTRACT. — THE CHINA TRADE. — HIS SHARE IN THE POLITICAL INTRIGUES ABOUT THE FEDERAL CAPITAL. — HIS SPECULATION AT WASHINGTON. — HIS SPECULATIONS IN WILD LAND. — THE FALLACY OF THOSE ENTERPRISES.

IN 1783 a proposition was made to Morris by the Farmers-General of France, that he should make a contract to provide them with tobacco. However, the firm of Williams & Alexander had made propositions for such a contract, and Morris entered into partnership with them. By the contract which he made with the Farmers-General, he was to provide sixty thousand hogsheads of tobacco in 1785, 1786, and 1788. This contract was not profitable. Morris had an advance of $200,000 from the French farmers, and he issued notes for the purchase of tobacco in Virginia. Although the price of tobacco declined, it appears that the notes, one kind of which was redeemable

in bills of exchange on France, involved him in speculations on the exchange. There was also a great monetary stringency in 1785. The enterprise ended with a lawsuit between the partners, in which Morris was successful; but the time spent in litigation was so long that he realized nothing from his victory.

As soon as he was out of office, he sent a ship to China as an experiment. He is credited with having made a voyage out of season, by sending the ship around Australia, but we do not find that he prosecuted this line of enterprise.

In 1784 Congress resolved that buildings should be erected at the falls of the Delaware for a federal capital, and in the following year Morris was appointed on the committee to lay out the city and plan the buildings. It is perhaps in this connection that he was led to buy a large tract of land opposite Trenton on the Delaware, where the town of Morrisville was built, at which he had ten years later a large number of small manufacturing establishments of different kinds, and where he tried, as it appears, unsuccessfully, to set up a steam-engine.

The plans for building a federal city called out every local prejudice and jealousy which existed

in the Union, and also stirred up political speculations and intrigues without number, some of which were so recondite and far-fetched as to be almost incomprehensible to the modern reader. The different interests were only able to combine against any one proposition which was put forward and defeat it. When the federal government was organized under the new Constitution, its seat was at New York, because that was the last place at which the old Congress in its wanderings had settled. The question of a permanent federal capital was one of the first which came up. Robert Morris was greatly interested in it. We have suggested above the probable conjecture that he bought the Morrisville tract in the expectation that the federal city would be built near there. During the session of 1789 different propositions were made, but all were defeated by legislative tactics or hostile combinations. In 1790 it was found that, according to the strength of parties and the division of interests in Congress, neither the assumption of the State debts nor the settlement of the permanent capital could be carried, unless they were united. A great deal of vituperation was afterward expended upon the "bargain" which was finally adopted at this time; but the

bargain which was adopted was only the final one which succeeded out of a great number which were projected and attempted. The Northern States had far more capital than the Southern States, because the Southerners could always employ any capital which they accumulated in the improvement of land or the purchase of negroes. The Northern States, therefore, invested free capital in the public debt. The denunciations of the Virginia statesmen against what they called speculation was only an exhibition of provincialism. As the Northern and Eastern people were the public creditors, they wanted the credit established and the bonds paid. As the Southern people did not own the bonds, they were indifferent to this, but they wanted the capital on the Potomac. Hamilton was afterward called a great wire-puller and lobbyist, but in this case he simply took account of the forces with which he had to deal, if he wanted to carry his purpose, and combined them.

Morris told Maclay in June, 1790, that there was a proposition to build a federal city near Harrisburg if the requisite number of votes could be assured to carry the assumption of the State debt. Morris said that he preferred to deal with principals; therefore he had written to Hamilton

that he would walk in the morning on the Battery, and if Hamilton had anything to propose to him, Morris, he might meet him there as if by accident.

They met, and Hamilton said that he wanted one vote in the Senate and five in the House for assumption. If he could get them, he would agree to put the residence at Germantown or at the falls of the Delaware. Morris agreed to consult the Pennsylvania delegation, but proposed that the temporary residence of Congress at Philadelphia should be the price. The next day, however, Hamilton sent him word that he could not negotiate about the temporary residence.

June 15 Maclay writes: "Mr. Morris called me aside, and told me that he had a communication from Mr. Jefferson of a disposition of having the temporary residence fifteen years in Philadelphia, and the permanent residence at Georgetown on the Potomac, and that he, Mr. Morris, had called a meeting of the delegation at six o'clock this evening at our lodging on the business. . . . The delegation met at six. I was called out. However, when I came in, what passed was repeated to me." It was only the proposition of the day before. "Never," he writes again, "had a man a greater propensity for bargaining [than Morris].

Hamilton knows this, and is labouring to make a tool of him."

Finally, July 16, a law was passed fixing the temporary residence for ten years at Philadelphia, and then the permanent residence at the falls of the Potomac.

Maclay was convinced that residence, assumption, and six per cent rate on the public debt were all bargained and contracted for on the principle of mutual accommodation for private interest. "The President of the United States has, in my opinion, had a great influence in this business. The game was played by him and his adherents of Virginia and Maryland between New York and Philadelphia, to give one of those places the temporary residence, but the permanent residence on the Potomac. I found a demonstration that this was the case, and that New York would have accepted the temporary residence if we did not, but I did not then see so clearly that the abominations of the funding system and the assumption were so intimately connected with it. Alas! that the affection, nay, almost adoration of the people, should meet so unworthy a return [as from Washington]. Here are their best interests sacrificed to the vain whim of fixing Congress and a great

commercial town so opposite to the genius of the Southern planter, on the Potomac, and the President has become, in the hands of Hamilton, the dish-clout of every dirty speculation, as his name goes to wipe away blame and silence all murmuring."

It is undoubtedly true that in the even balance of the legislative forces, the personal influence of Washington and the desire to honour him by founding a city which should bear his name, were the deciding elements which caused the federal capital to be placed where it is. It might be an interesting subject of speculation, what would have been the effect on our history if it had been placed at Harrisburg or opposite Trenton, instead of where it is.

It belongs to the humour of the discussion on this question that the Philadelphians were very fearful that Washington would be built into a great commercial city, to rival their own; also that they refused to consent to the improvement of the navigation of the Susquehanna, preferring rather to let the capital go away from Pennsylvania, lest they should favour the commercial rivalry of Baltimore; and again, on the other hand, that Maclay, who owned land at Harrisburg and wanted the

capital there, should talk about the chances that the Western commerce might come down the Juniata and the western branch of the Susquehanna. Talk about the foresight of statesmen!

The city of Washington was laid out in 1792, under the general supervision of President Washington. He laid the corner-stone of the Capitol September 18, 1792. The original holders of the land deeded it to trustees, who were to lay out the streets and squares, and lay off what was wanted for the use of the government. Another part also was assigned to the government, which part was to be sold in order to pay the original proprietors for what had been assigned to the United States, and to provide for the improvements.

Not many lots were sold until 1793, when Robert Morris and James Greenleaf bought six thousand lots at eighty dollars each, for which they were to pay in seven annual instalments, without interest, commencing May 1, 1794. They agreed to build annually twenty brick houses, two stories high, and covering twelve hundred square feet each. In 1794 John Nicholson took a share in this contract.

The object of the commissioners who were

charged with the lay-out and construction of the federal city in the large sales to Morris and his partners, was to interest men of large means. Morris and his partners sold half their lots to other rich speculators. One of these was Blodgett of Philadelphia. He got up two lotteries; the first prize in the first was a tavern, valued at fifty thousand dollars. In the second lottery the first three prizes were three houses, to be built near the Capitol, valued at twenty-five thousand, fifteen thousand, and ten thousand dollars. He made profits by these lotteries.

In 1795 and 1796 Morris, Nicholson, and Greenleaf became embarrassed; and the first two, who held together, quarrelled with the last. Greenleaf was bankrupt, and was obliged to make an assignment, in which was included, or at least involved, the property and obligations of Nicholson and Morris. This assignment was made in 1797. Morris always attributed his ruin to Greenleaf, but that certainly was not just to the extent to which he claimed it. These embarrassments of the capitalists who have been mentioned threw titles into doubt. There had always been great opposition to the building of the city. All the other cities which were anxious to be the federal

capital were opposed to it; and the ultra democrats opposed it, on account of the exclusive jurisdiction which the federal government was to have over the district. For these reasons the construction of the city was not zealously prosecuted by Congress, and the embarrassments of the capitalists being added placed the existence of the city for a number of years in extreme jeopardy. In order to understand Morris's disaster at Washington, however, we must turn back to notice another enterprise, or set of enterprises, which he had been prosecuting at the same time, and which also resulted in failure.

The State of Massachusetts had a claim under its old colonial charter to extend to the South Sea. This claim was interrupted by the State of New York; but Massachusetts demanded that whenever the western boundary of New York was determined, the claim of Massachusetts beyond it should be recognized. In 1784 Massachusetts petitioned Congress to appoint commissioners to settle the conflicting claims of Massachusetts and New York, and Congress appointed a court for this purpose; but the court never could be convened. The two States finally proceeded on their own initiative to appoint commissioners, who in

1786 made an amicable agreement which was ratified by Congress. The north and south line which would very nearly pass through the present city of Geneva was taken as the starting-point, and New York yielded to Massachusetts the pre-emption of the land west of that line as far as the western boundary of New York, which was set at the meridian running through the westernmost point of Lake Ontario, with the exception of a strip one mile wide along the Niagara River, on its eastern side; while Massachusetts yielded the sovereignty and jurisdiction over all the land in dispute to New York. By other acts, the States ceded all their claim west of the westernmost boundary of New York, as just described, to the United States.

In April, 1788, Massachusetts sold all this land, being that part of the present State of New York west of a line drawn through the town of Geneva, to Nathaniel Gorham and Oliver Phelps for a million dollars, to be paid in three annual instalments in the scrip of Massachusetts, which was then worth about twenty cents on the dollar.

In July, 1788, after much difficulty and considerable negotiation, Phelps and Gorham extinguished the Indian titles to the eastern part of

their purchase, bounded westerly by a north and south line from the Pennsylvania boundary to the junction of the Canaseraga Creek with the Genesee River, then along the Genesee to a point two miles north of the present village of Avon, then due west twelve miles, then northeasterly so as to be twelve miles distant from the Genesee River to Lake Ontario.

The assumption of the State debts by the United States raised the Massachusetts notes to par. This caused Phelps and Gorham to surrender their contract for all except the part just described on which they had extinguished the Indian title, and the State agreed that they should pay for that at the specie value of the paper at the time of their original contract.

From this time on, the Phelps and Gorham purchase meant the district between the line through Geneva and the line through the Genesee River.

In 1790 Robert Morris purchased all this tract of Phelps and Gorham for seventy-five thousand dollars. The next year he sold it to a company of Englishmen, afterward known as the Pultney Association, for $133,333.

This was a piece of fatal good fortune. It led

Morris to believe that he had found a mine of wealth in the wild land of the United States.

In March, 1791, he made a contract with Massachusetts to buy the remainder of the land in western New York which had been in the first contract with Phelps and Gorham. It was estimated to contain four million acres, and turned out to be rather more. Looking back upon this, in 1800, he wrote: "I shall begin with the lands purchased in the Genesee country, acknowledging that if I had contented myself with those purchases and employed my time and attention in disposing of the lands to the best advantage, I have every reason to believe that at this day I should have been the wealthiest citizen of the United States. That things have gone otherwise I lament, more on account of others than on my own account, for God has blessed me with a disposition of mind that enables me to submit with patient resignation to his dispensations as they regard myself." With regard to his first transaction, he wrote: "In the year 1790 I purchased of Messrs. Gorham and Phelps a tract of country in the Genesee district, warranted to contain not less than a million acres, and sold the whole of that purchase in the year 1791 in England at a

handsome profit, but which was reduced by discount and other circumstances so as to close with less than I had first expected."

In 1792 and 1793 Morris sold to the Holland Company, an association of Dutch capitalists, among whom the most prominent were the bankers who had negotiated the loans of the United States in Holland, all the land owned by him in western New York west of a line running between the present towns of Bolivar and Alma, Elba and Byron, Bethany and Pavilion, Carleton and Kendall. This left him about half a million acres between the line through the Genesee River and the line last described, which district was called Morris's Reserve. He was bound by his contract to extinguish the Indian title, which he was not able to do until 1796.

In the years 1795 and 1796 Morris bought enormous quantities of land in half a dozen different States. In February, 1795, he, Nicholson, and Greenleaf formed the North American Land Company, to which they deeded land in Pennsylvania, Virginia, North Carolina, South Carolina, Georgia, and Kentucky, six million acres in all. There were thirty thousand shares in the company, making a capital of three million dollars,

the land being put in at fifty cents an acre. The title was vested in trustees, and Morris was named President of the board of managers.

A sort of prospectus and advertisement of this company was published, in which its prospects were described in the most sanguine terms. It was argued that the land was worth £100 per acre. "The proprietor of back lands gives himself no other trouble about them than to pay the taxes, which are inconsiderable. As Nature left them, so they lie till circumstances give them value. The proprietor is then sought out by the settler who has chanced to pitch upon them, or who has made any improvement thereon, and receives from him a price which fully repays his original advance with great interest."

This was a woful mistake. Wild land has no money value whatever, except what it may be worth to have it defined by a survey, and to have the possession of it guaranteed by a civilized government. Nobody knows this better than the actual settler. He knows better than to believe that wild land is "a boon of Nature." He knows that when he went upon it he found no gift there, but that if he did not want to starve to death upon it, he had an overwhelming task

before him. He had to clear off the trees, break up the soil, exterminate the vermin, drain the swamps, contend with the wild animals or the savage men, and endure the fever and ague. When he had made his improvements, he never sought the man who held the paper title, in order to pay him for it, "the land." He waited for the man with the paper title to seek him, and when that man came, he resisted him as long as he could, because he saw no consideration for what he was called upon to pay to that person. The legislation and the litigation of our frontier States are full of proof of this.

It did, it is true, enter into the scheme of the North American Land Company to expend capital in developing the land. Agents were to explore it, make the first improvement, prepare it for the settlers, and facilitate their entrance upon it; but very little of this was ever done by the company.

MORRIS'S EMBARRASSMENTS.

CHAPTER IX.

MORRIS'S EMBARRASSMENTS. — BANKRUPTCY. — HIS IMPRISONMENT. — HIS DEATH. — HIS FAMILY. — HIS ESTATE.

IN 1796 the affairs of Robert Morris became entangled and embarrassed. His account books which are now within reach show that his transactions were suspended, and there were scarcely any accounts to be kept. At the end of his life there were those who said that he never had been rich. There is a story which is often repeated, that he was bankrupt when the Revolution broke out. John Adams says that that is why he joined the whigs. But against that is the fact that he opposed the Declaration of Independence, and occupied a conservative position at the beginning of the war, so that he was by no means that sort of whig who had an interest in promoting social disorder. During the Revolutionary War everybody supposed that he had become very rich by

privateering, by speculating in paper money, by trade, and by dealing in exchange. The profits on all those transactions were very great, and the risks were very great. The man who could operate with success was the one who was in a position to obtain the information which would lessen the risk. Morris undoubtedly occupied such a position.

He spoke of himself, in 1781, when he was asked to become Superintendent of Finance, as a rich man.

Whether his China enterprises were profitable or not we do not know; but as he did not continue them, we must infer that they were not. His tobacco contract was not profitable. His establishment at Morrisville is not spoken of as having produced profits, although the Duc de Liancourt thought that Morris might have made good profits from it, if he had devoted his attention to it, abandoning his speculations in land.

We find references to Morris's affairs in 1785, in 1788, and 1789, in which he is said to be embarrassed. It is said that he was "in a whirlpool of trouble from 1787 to 1798."

In his review of his affairs in 1800, he refers back to 1792 as a time when he was rich. There is great reason to believe, although we have found

no recorded evidences of it, except Maclay's denunciations of him for speculating in the public debt, that he made great profits out of the rise in certificates in 1790 and 1791.

In his petition in bankruptcy, he dated his misfortunes from the failure of two houses in London and Dublin, in 1793. One writer expresses the opinion that he was carried away by the *éclat* of his own reputation; and another, that he became mad with speculation and ambition. We find ourselves driven to the same opinion. The habit of dealing with large sums on paper when he was public financier, the glory of giving credit to the United States by his personal indorsement, the discovery that he could with facility circulate his personal notes as currency, and the prestige which he had enjoyed were enough to turn the head of any man. Sad as it is to believe it, we cannot resist the conviction that he was ruined by the moral reaction which he underwent from his experience in the public service. We cannot overlook the fact that he was forced to use devices on behalf of a bankrupt treasury of which he expressed detestation as an honourable merchant. Having stooped to these things, like other men in similar cases, he

speedily became habituated and reconciled to them.

When we arrive at such an understanding of Morris's proceedings as the existing record enables us to obtain, we find that he engaged in wild and extravagant purchases of land, that he gave his notes in a strangely reckless fashion, entered into engagements, created mortgages and trusts and other liens right and left, the effect of which was in two or three years to plunge his affairs into inextricable confusion, so that after his bankruptcy his creditors abandoned the whole estate, and did not consider it worth the trouble and expense of liquidation. In his prison days he undertook a sad and pathetic task of posting up his books and writing memoranda of his affairs, in order to save trouble to his creditors and embarrassment to his children. He still believed in the value of his investments, and he tried to make a liquidation by distributing the surpluses, wherever he thought that there were any, among his different creditors.

From the years 1795 to 1798, we possess a great many letters of his, which show the anxiety and distress of mind through which he passed. He had always been sanguine, bold, and enter-

prising. When Washington remonstrated with him for going into these extensive speculations when he was over sixty years of age, he answered that he could not deal with small things. He "must either be a man or a mouse."

In 1796 there was a very severe commercial crisis in the United States, contemporaneous with the crisis in England. It was very difficult to borrow capital, and the rates for it were very high. Morris's account books show that he was in the habit of obtaining discounts from the bank, almost day by day. We therefore find him complaining bitterly of the difficulty of borrowing money in order to carry on the work at Washington.

In May, 1796, he and Nicholson bought out Greenleaf's share in the North American Land Company for $1,150,000. They allowed Greenleaf to keep the shares until the stipulated purchase money should be paid, and they gave him their notes with cross-indorsements.

Morris paid one half the price in notes indorsed by Nicholson, and Nicholson paid the other half in notes indorsed by Morris. The notes had one, two, three, and four years to run. This extraordinary transaction, as we should consider it, was not very exceptional in their proceedings, for we

find that they did the same thing in other cases. These notes were treated as if they had been collateral security for the contract; and the only explanation we can see of the device is that by making an immense number of small notes of this kind with cross-indorsements, it was supposed that they could be negotiated more easily, and thus gave the creditor better security than he would have had on a single note or contract. Many of these notes — in fact, enormous quantities of them, which were created in the different transactions — were negotiated, and are now in existence. Must we not suppose that the manufacture and use of them was the last grade of abuse of that power to issue notes which Morris had won and used during his period of service as Financier? In one case a court had occasion to animadvert upon the proceeding of making these notes, and said: "It is impossible to justify Morris, whether his conduct proceeded from his distress or an insatiable thirst for riches, in coining these millions of notes to circulate under a promise to redeem them at full specie value, which he must have known he would not be able to do, and that the world would be thereby deceived." We have found these notes quoted as low as 3.6 cents on

the dollar; and the court somewhat grimly said, when it ruled that they could be offered in payment only at this rate: "It is believed that the widow and orphans spoken of, and all others holding Morris's notes, would be glad to be so paid for them."

Morris was very much ashamed of the notes himself in the retrospect. In 1800 he wrote: "It is well known that Mr. Nicholson and myself owe a very large debt by notes drawn and indorsed by each other. The issuing of these notes is the blamable part of our conduct, which we have both felt and acknowledged; but as no use can arise to the holders of such paper from any reflection I can now make, I will forbear any attempts to justify that business, although circumstances might be adduced that would at least soften the disposition to censure." In 1797 we find in the letters frequent outbursts of pain and distress on the part of Morris at the ruin which he saw scattered about him upon the people who had trusted him. "I am daily undergoing the most mortifying and tormenting scenes you can imagine." His property began to be advertised for sale. He could not raise five hundred dollars to pay his petty creditors. His soul is wrung with anguish

for his family: "I am, to be sure, disagreeably situated; but my affairs are retrievable if I could get the common aid of common times, and I will struggle hard." "I am not in a situation to answer off-hand, as was formerly the case, every claim on my justice." "By heaven, there is no bearing with these things! I believe I shall go mad! Every day brings forward scenes and troubles almost insupportable, and they seem to be accumulating, so that at last they will, like a torrent, carry everything before them." His creditors besieged him in his house at The Hills, and lit bonfires on the lawn on the winter nights. The writ of arrest against him was issued on the last day but one of 1797. January 11 he wrote to Nicholson: "Confidence has furled her banners, which no longer wave over the heads of M. and N." To Hamilton he wrote: "I am sensible that I have lost the confidence of the world as to my pecuniary ability, but I believe not as to my honour or integrity."

He expressed great dread of going to prison, but was finally forced to go on the 16th of February, 1798. Immediately afterward he wrote: "Starvation stares me in the face." "I have not money enough to buy bread for my family." According

to the custom of the time, he was bound to support himself and to pay the hire of his room in the prison. A young man who was in prison with him speaks of his custom of walking about the prison yard with a handful of pebbles, one of which he dropped at each round. We have a letter in which Morris says that he set himself the task of going about the yard fifty times every day.

After he had been in prison a few weeks, he fell into a tone of grim pleasantry and desperate reconciliation to facts. He even wrote a verse of poetry. He wrote to Nicholson that if he would visit the prison often he would soon become familiar with it, and invited Nicholson to dine with him at the "hotel with grated doors." In the summer of 1798 the yellow fever was epidemic at Philadelphia. Very many people in the prison were ill and died of it. Morris said that he did not mind it, but his wife and daughter visited him daily, and their distress affected him. His son William was attacked by a bilious fever, and died in September.

In 1798 Washington went to Philadelphia in connection with his duties as General of the army. He visited Morris in prison, and in the following

year invited Mrs. Morris to Mount Vernon, assuring her of the "affectionate regard of General and Mrs. Washington for Robert Morris." Custis says that Morris was the one man to whom Washington unbent. Probably Washington felt that Morris had always done his utmost to support him in the worst of times.

In April, 1799, Gouverneur Morris visited Robert Morris in the prison, and dined with him and Mrs. Morris there. The latter two kept up high spirits, and the visitor was distressed to see that Morris had made up his mind to his situation more than could have been believed possible.

Morris was in jail from February 16, 1798, until August 26, 1801, — three years six months and ten days.

Among the memoranda which he made on his affairs, the following may be selected as furnishing some details of interest about himself and his family: —

The furniture which Mrs. Morris was using had been lent to her. He had sold some land inherited by her from her father, worth $15,860. He had regarded this as a sacred debt, but had made no provision for it, therefore it depended on his creditors whether any should be made or not.

Of his daughter Esther he says: "In this account will be found the credit for a legacy of a hundred pounds left to her by her grandmother and received by me. As I gave her nothing on her marriage except clothes and some old wine, I thought it a duty to pay this legacy, and for that purpose I have assigned to her two quarter chests of tea which I sent to Alexandria for sale. I fear, however, that this will not amount to principal and interest."

We must fear that Esther never received her grandmother's legacy; but as her husband, James M. Marshall, was a creditor for more than £20,000 sterling, this loss, except for the element of sentiment in it, fell into insignificance. Bishop White, Morris's brother-in-law, was a creditor for some amount exceeding three thousand dollars.

Among other items, Morris complained of the tailor's and shoemaker's bills of one of his sons, who appears to have contracted expensive habits. At the end he says: "I have an old, worn-out gold watch that was my father's. He died in 1751. I have had it ever since, and do not want to part with it even now if I can avoid it. I believe it will sell for very little." At his death he gave this watch to Robert, Jr.

Those who have written about the career of Robert Morris have almost always contrasted the end of his life with his services to the United States, and have expressed or implied blame on the country for neglect or ingratitude. A little reflection will show that there is no ground whatever for any imputation of the kind. Morris's enterprises were undertaken entirely on his own judgment and responsibility. He engaged in the one which immediately caused his ruin ten years after he left office. He had a large salary and good opportunities, which he used while in office. He never gave anything to the public, nor lost anything by the public service; on the contrary, he died a debtor for nearly one hundred thousand dollars. It cannot be said that the United States were bound to guarantee him against his own speculation for the rest of his life.

There was one transaction with the Holland Company which consisted of a loan with the option that it might be converted into a purchase by them. Morris never supposed that he had any option; but the lawyers who examined the contract said that he also had an option in it. He was reluctant to claim it, but felt bound to do so on behalf of his creditors. Gouverneur Morris,

on his behalf, made a negotiation by which all the titles of persons who had bought of the Holland Company under this contract were confirmed. It is also stated elsewhere that Mrs. Morris's dower rights had not been cancelled in some of the contracts with the Holland Company; and Morris mentioned that a stipulation which he had put in, with the intention of securing her dower, had proved invalid. We have not been able to ascertain with certainty from which of these cases it was that Gouverneur Morris won for her from the Holland Company a grant of a life annuity of fifteen hundred dollars. Such an annuity, however, he did obtain. When Morris came out of prison, he went to live in the lodgings which his wife had taken, and in the home which she had prepared by means of this income.

In January, 1803, Gouverneur Morris wrote in his diary that Robert Morris in the last summer "came to me lean, low-spirited, and as poor as a commission of bankruptcy can make a man whose effects will, it is said, not pay a shilling in the pound. Indeed, the assignees will not take the trouble of looking after them. I sent him home fat, sleek, in good spirits, and possessed of the means of living comfortably the rest of his days."

Robert Morris died May 8, 1806. He was buried behind Christ Church, on Second Street, Philadelphia. The entrance to the vault is enclosed in an old-fashioned rectangular brick enclosure, with a slab lying horizontally upon it. The inscription on it reads: "The family vault of William White and Robert Morris. The latter, who was Financier of the United States during the Revolution, died the 8th of May, 1806, aged 73 years." Probably when he was buried there the vault was in the grass of the churchyard, with the blue sky and the bright sun above, even though there was a city about. Now the whole churchyard is covered with a brick pavement, and a school-room addition to the church has been built at the height of the second story, above the grave. His resting-place is now, therefore, a damp and dark corner.

He had seven children, — five boys and two girls. Three boys and two girls survived him.

When Lafayette visited Philadelphia in 1824, the first private call which he made in that city was on Mrs. Morris. She died January 16, 1827.

In 1856 the trustees of the North American Land Company held $92,071.87. Litigation, of course, began immediately about the distribution of this sum.

An auditor's report of 1880 on the administration of this estate says that the litigation has been phenomenal. The counsel for the Morris and Nicholson interest pursued the fund for twenty-five years, seeking to obtain it from the trustees of the North American Company and the trusts which had been created upon it, and also defending the money against an attempt of the State to sequestrate it. After all counsel fees and expenses, the amount available for division to the Morris interest was $9,692.49.

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